

# **Department of Housing and Community Affairs Performance Review**

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Rick Nelson, Director

# CountyStat Principles

- **Require Data Driven Performance**
- **Promote Strategic Governance**
- **Increase Government Transparency**
- **Foster a Culture of Accountability**



# Agenda

- **Issue Updates:**
  - Affordable Housing
    - DHCA Performance Measures
    - County Indicators
  - Foreclosures
- **Performance Review**



## Meeting Goals

- **(Affordable Housing)** Evaluate progress towards County affordable housing goals.
- **(Foreclosures)** Evaluate the current state of foreclosure events in the County, compare to previous quarters, and compare to other Maryland counties.
- **(Performance Measures)** Determine the impact of DHCA work on headline measures and establish new performance expectations and goals.



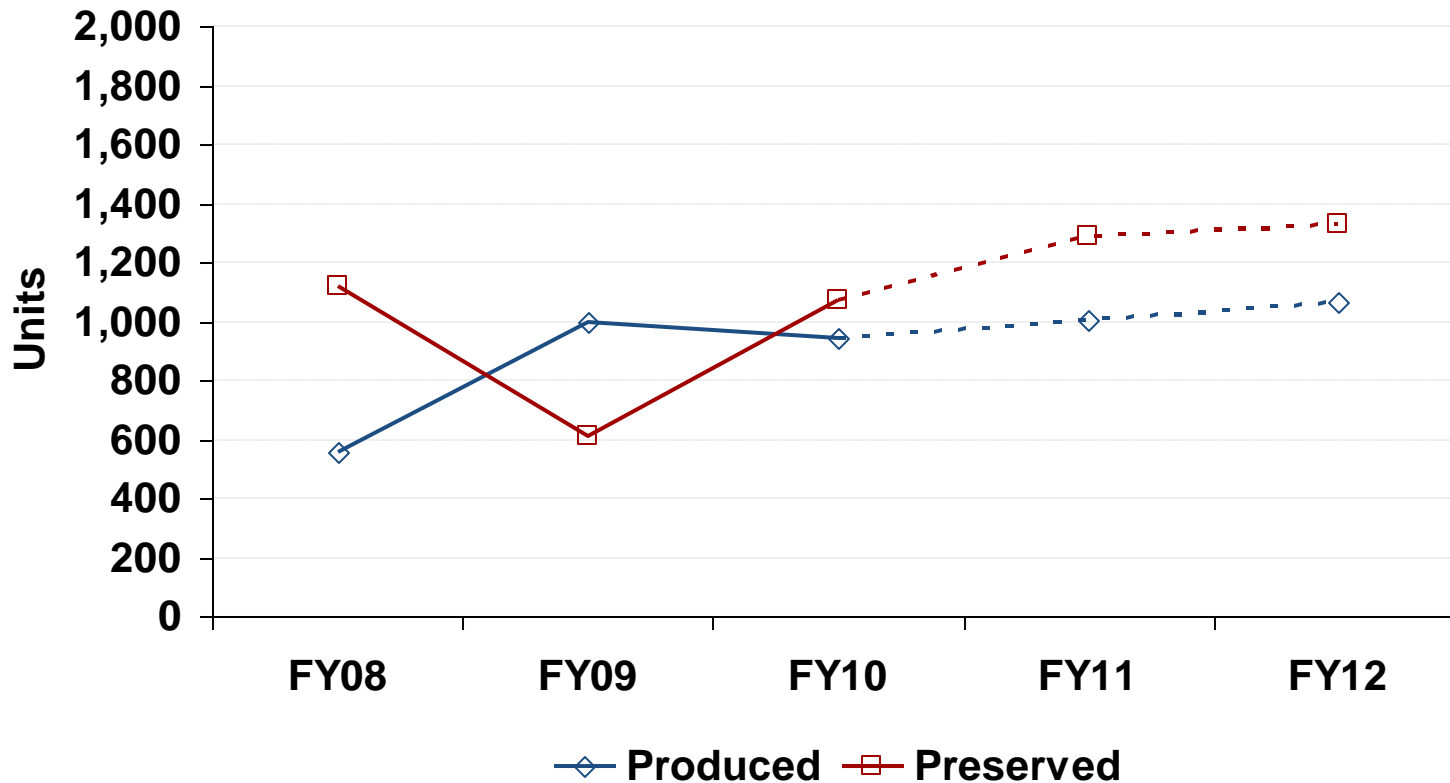
# Headline Measures

- 1. Total affordable housing units produced and preserved**
  - Number of affordable housing units produced and available for occupancy
  - Number of affordable housing units preserved and available for occupancy
  - Number of produced affordable housing units funded by the County
  - Number of preserved affordable housing units funded by the County
- 2. County cost per unit of affordable housing produced**
- 3. County cost per unit of affordable housing preserved**
4. Gains achieved in neighborhoods receiving Neighborhood Revitalization funding or services
5. Percent of cases that achieve voluntary compliance in Code Enforcement cases before a citation is written
6. Number of housing Code Enforcement repeat offenses (More than 2 cases in a 2-year period)
7. Percent of Landlord-Tenant cases mediated successfully (Cases not referred to the commission)
8. Average length of time required to conciliate landlord/tenant disputes that do not go to the Landlord-Tenant Commission



## Headline Measure

### Total affordable housing units produced and preserved



## Headline Measure

### Total affordable housing units produced and preserved

### Key Definitions, Funding Sources & Programs

#### Funding Sources

- CDBG
- Community Legacy
- HOME
- HIF
- HIF Acquisition & Rehab Fund
- No Cost
- NSP-NCI

#### Programs

- Group Home
- MPDU
- Multifamily
- NSP-NCI
- Rental Agreements
- Rental-Closing Cost Assistance
- Single Family Rehab
- Single Family Foreclosure Programs

Term	Definition
<b>Production</b>	New construction or rehab of a market rate unit added to the inventory
<b>Preservation</b>	Acquisition and/or rehab of an existing unit with affordability restrictions
<b>Pipeline unit</b>	A unit is considered in the pipeline as soon as the County commits to a project. A unit remains on the pipeline until it is online; this is true even if the project does not draw funds in a given year.
<b>Online unit</b>	A unit is considered online once funds have been exhausted, acquisition/rehab/construction is complete, and the unit is ready for occupancy.
<b>Projected unit</b>	A unit that is expected to be funded with a future funding allocation.

Effective FY2010, affordable housing unit production and preservation includes the above funding sources and programs.



## Headline Measure

### Total affordable housing units produced and preserved

Production	FY08	FY09	FY10	FY11	FY12
County-Funded Units Online	103	534	660	635	692
No-Cost Units Online	116	242	53	182	191
Production Pipeline	336	218	228	185	180
Total	555	994	941	1,002	1,063

Preservation	FY08	FY09	FY10	FY11	FY12
County-Funded Units Online	34	423	222	419	380
No-Cost Units Online	131	0	702	737	774
Preservation Pipeline	954	190	150	130	175
Total	1,119	613	1,074	1,286	1,329

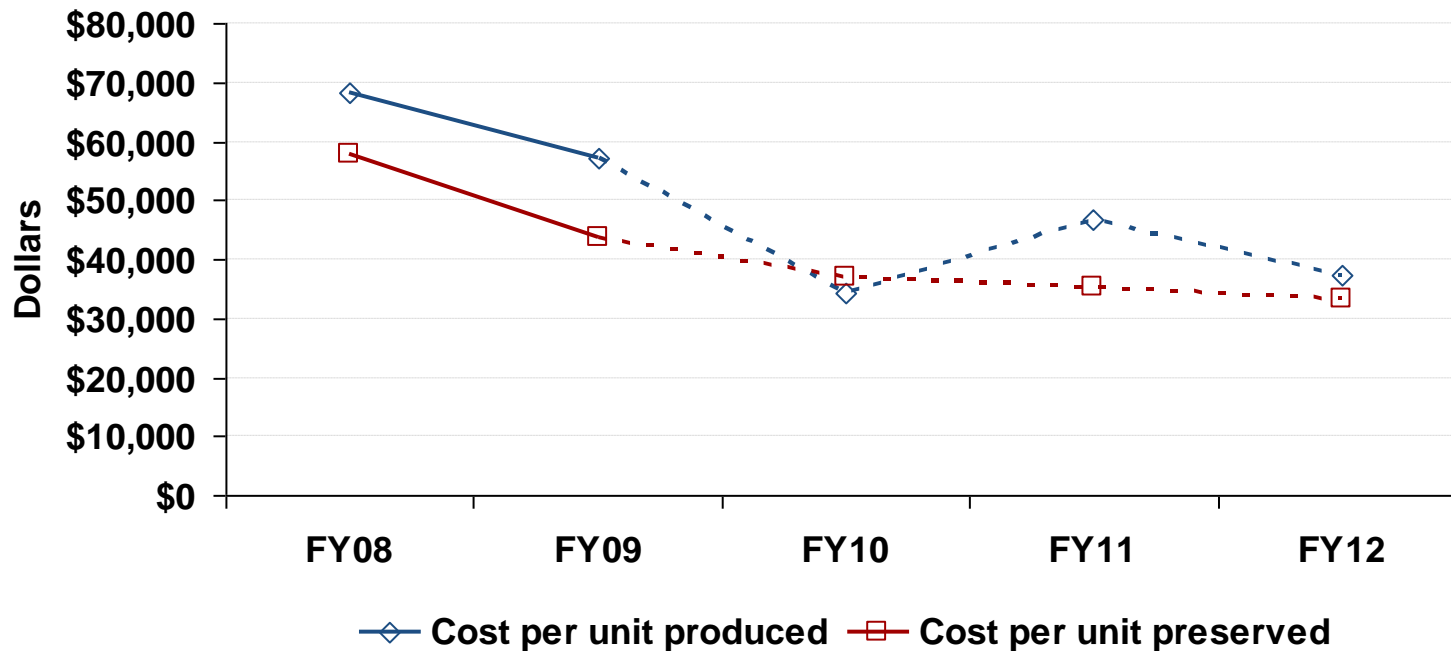




## Headline Measures

**County cost per unit of affordable housing produced**

**County cost per unit of affordable housing preserved**



Measure	FY08	FY09	FY10	FY11	FY12
Production – Cost/Unit Online	\$68,270	\$57,076	\$34,201	\$46,858	\$37,153
Preservation – Cost/Unit Online	\$57,932	\$43,827	\$36,948	\$35,425	\$33,334



# County Indicators

## Affordable Housing in an Inclusive Community

Regional & National	Montgomery County compared to:				
	Last year	Natl Median	Regional Median	Natl Trend	Regional Trend
Home ownership rate	Increased	Below	At the median	Approaching median	Remained the same
Housing burden – Homeowners	Remained the same	At the median	At the median	Approaching median	Remained the same
Housing burden – Renters	Remained the same	Above	Above	Away from median	Away from median
Median value of owner occupied housing units	Decreased	Above	Above	Approaching median	Approaching median
Median gross rent	Increased	Above	Above	Away from median	Approaching median
Number of homeless persons per 100,000 population	Remained the same	Above	Above	Remained the same	Remained the same
Regional Only	Same quarter, last year	Regional Median		Regional Trend	
Average number of days on market for home sale	Decreased	At the median		Away from median	
Number of home sales per 100,000 population	Increased	Below the median		Approaching median	

Note: In general, a year to year change of +/- 1 unit is labeled “remained the same.” A +/-1 unit difference from the median is labeled “at the median.”

Indicators are sets of data that represent a high-level barometer of County performance and reflect the quality-of-life in Montgomery County. Indicators are influenced by multiple departments and subject to external factors often beyond the control of County government. They are benchmarked against other counties throughout the region and the nation.

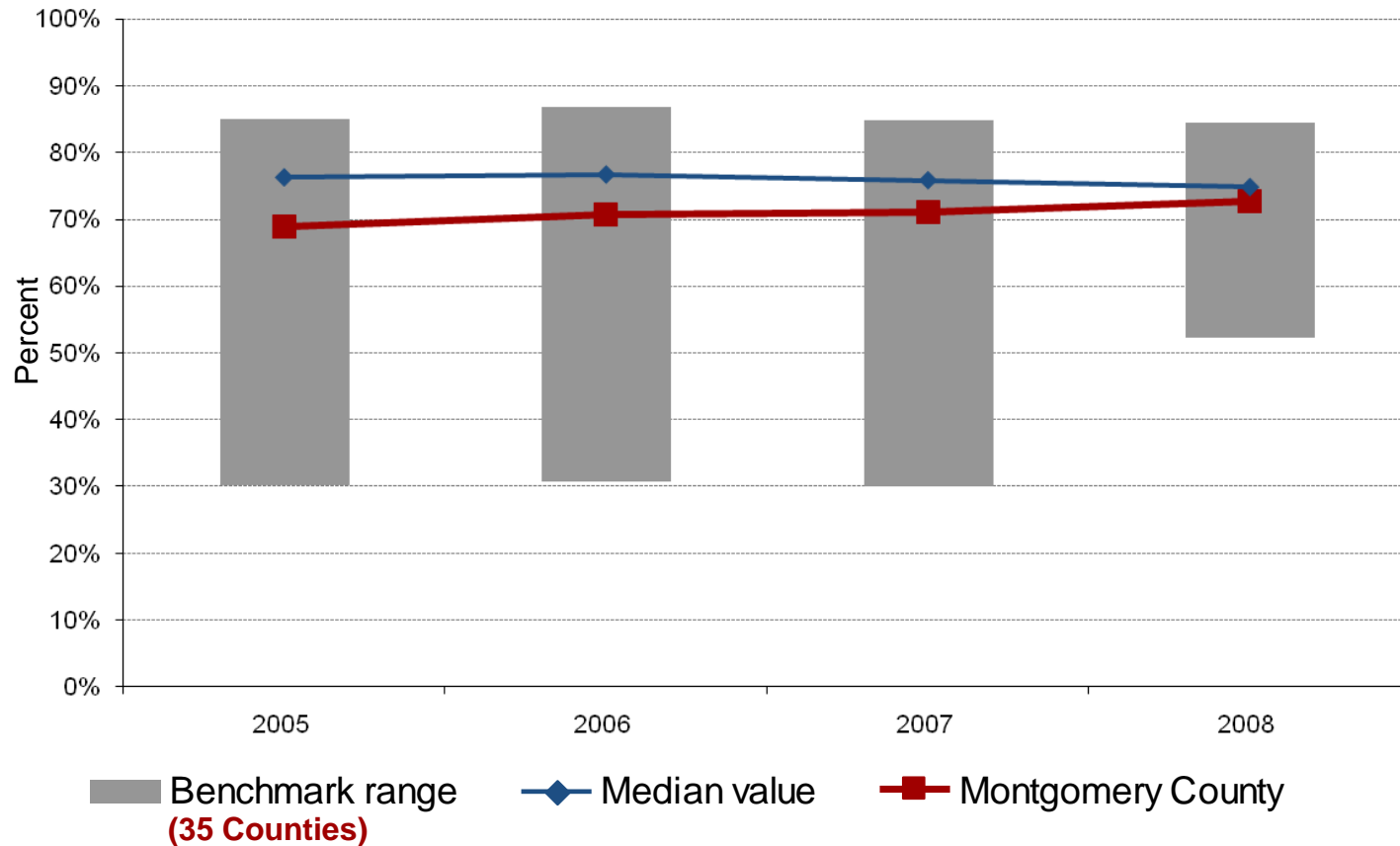


## Affordable Housing in an Inclusive Community

### Indicators – Summary of Findings

- **Key indicators improved and/or remained the same compared to last year**
  - Home ownership has increased
  - Percent of housing burdened owners has remained the same
  - Both average days on market and number of home sales have improved compared to the same quarter last year
- **Rental indicators are one area to monitor closely**
  - Median rents have increased over time and remain above the median of benchmarked jurisdictions. However, this indicator is approaching the regional median, which is a positive finding to continue to watch.
  - While the percent of housing burdened renters has remained the same, it is above the regional median and diverging from the median.

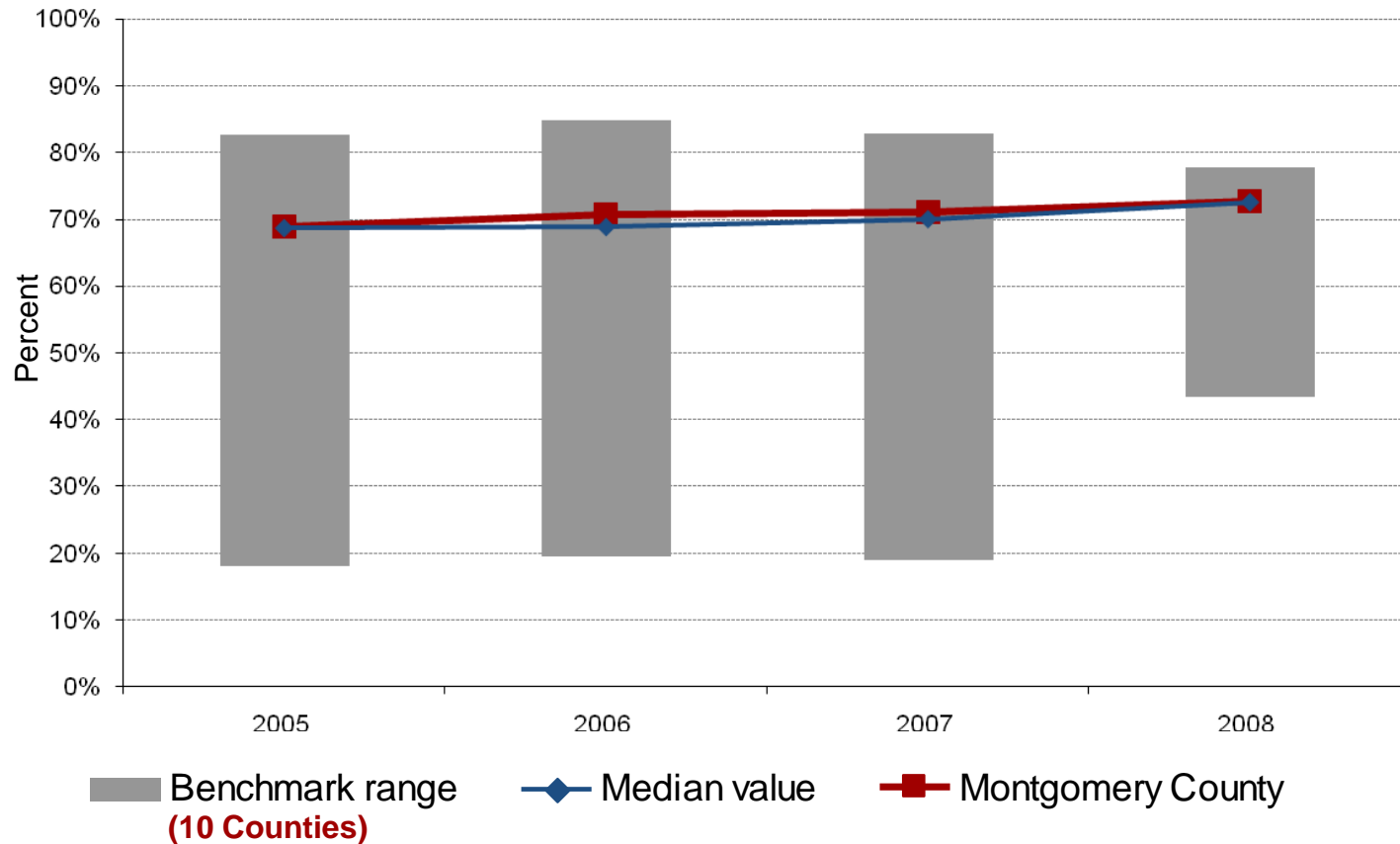


**Affordable Housing in an Inclusive Community****Indicator: Home ownership rate**

In 2008, the median home ownership rate was 75%. Montgomery County had a home ownership rate of 73%. In 2008, the highest value was 85% (Washington Co, MN) and the lowest value was 52% (Arlington Co, VA).



Source: U.S. Census Bureau, American Community Survey; 1-Year Estimates B25003 Tenure Occupied Housing Units

**Affordable Housing in an Inclusive Community****Indicator: Home ownership rate**

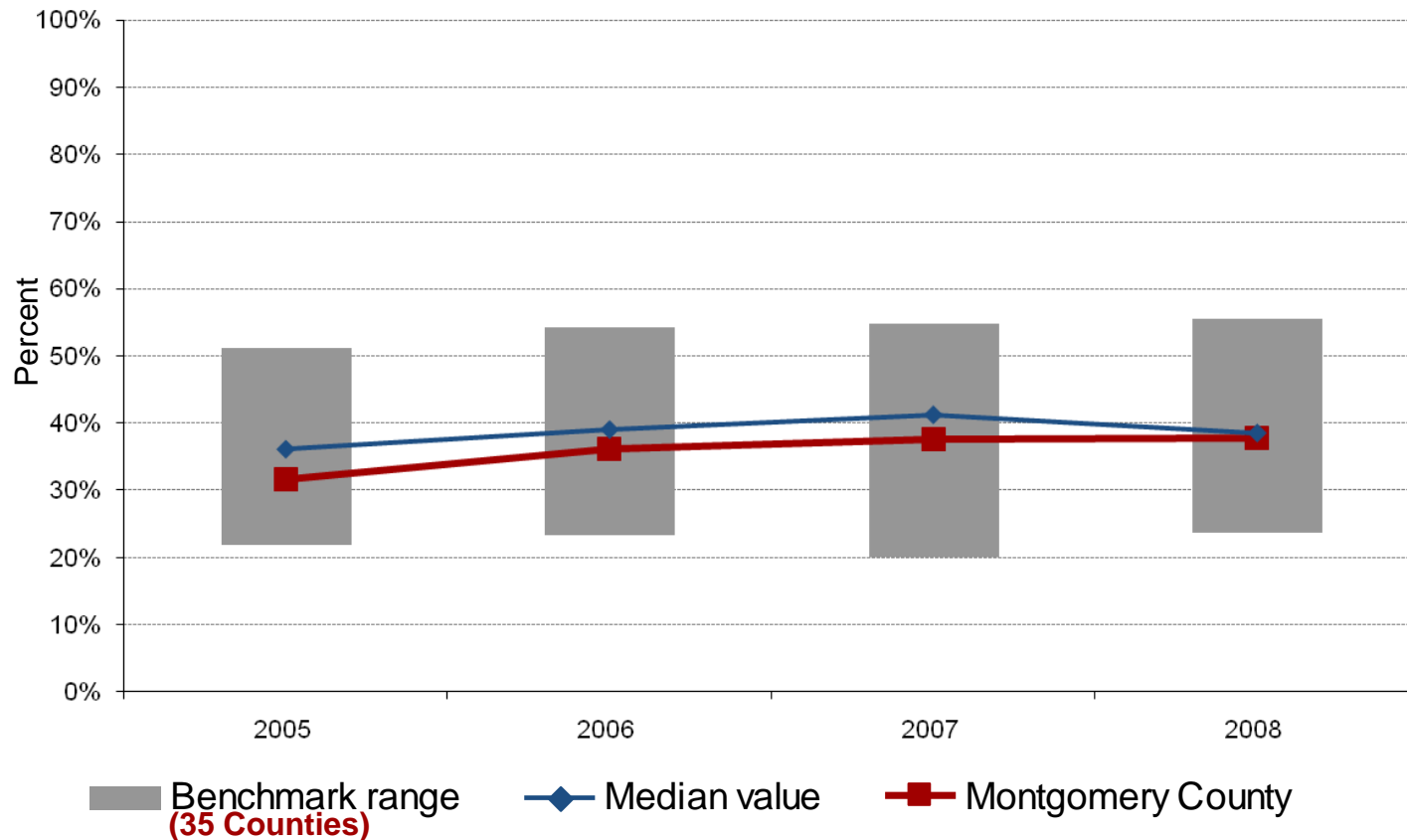
In 2008, the median home ownership rate was 72%. Montgomery County had a home ownership rate of 73%. In 2008, the highest value was 78% (Loudoun Co, VA) and the lowest value was 43% (District of Columbia).



Source: U.S. Census Bureau, American Community Survey; 1-Year Estimates B25003 Tenure Occupied Housing Units

Universe:

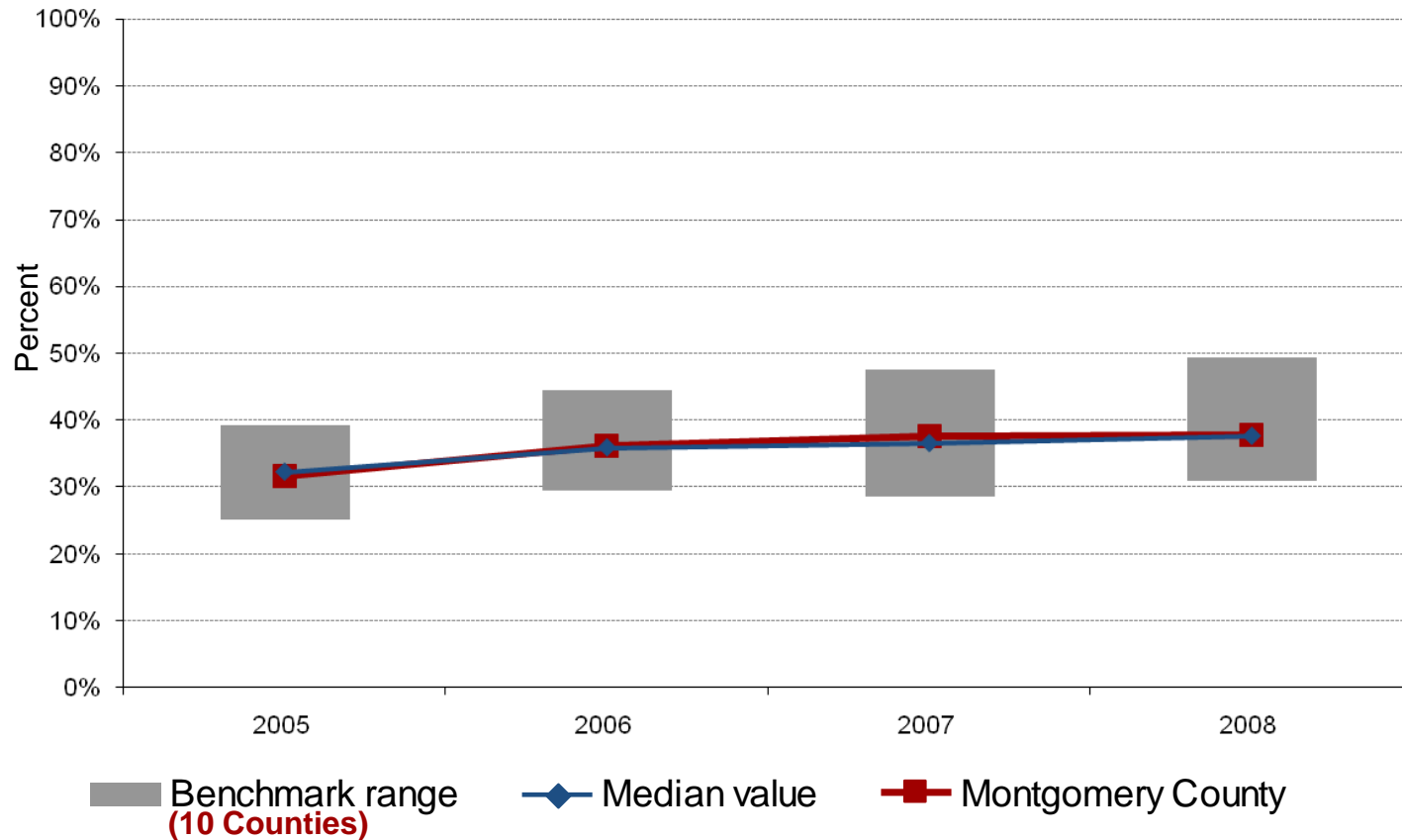
CountyStat

**Affordable Housing in an Inclusive Community****Indicator: Housing burden (Homeowners)**

In 2008, the median value was 39%. In Montgomery County, 38% of homeowners pay greater than 30% of their income for housing and are considered housing burdened. In 2008, the highest value was 56% (Marin Co, CA) and the lowest value was 24% (Hamilton Co, IN).



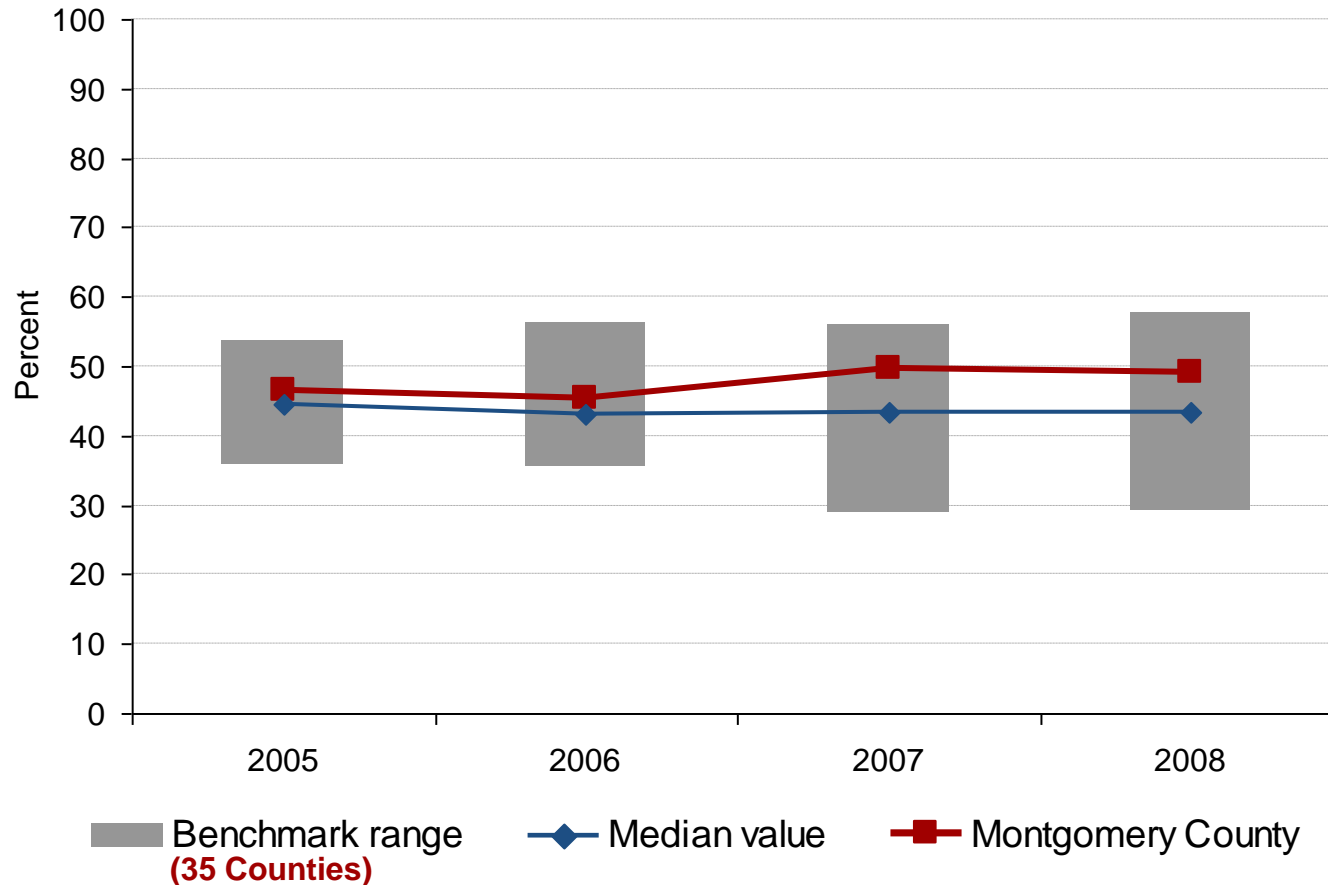
Source: U.S. Census Bureau, American Community Survey; 1-Year Estimates B25003  
Tenure – Universe: Occupied Housing Units

**Affordable Housing in an Inclusive Community****Indicator: Housing burden (Homeowners)**

In 2008, the median value was 38%. In Montgomery County, 38% of homeowners pay greater than 30% of their income for housing and are considered housing burdened. In 2008, the highest value was 49% (Prince George's Co, MD) and the lowest value was 31% (Howard Co, MD).



Source: U.S. Census Bureau, American Community Survey; 1-Year Estimates B25003  
Tenure – Universe: Occupied Housing Units

**Affordable Housing in an Inclusive Community****Indicator: Housing burden (Renters)**

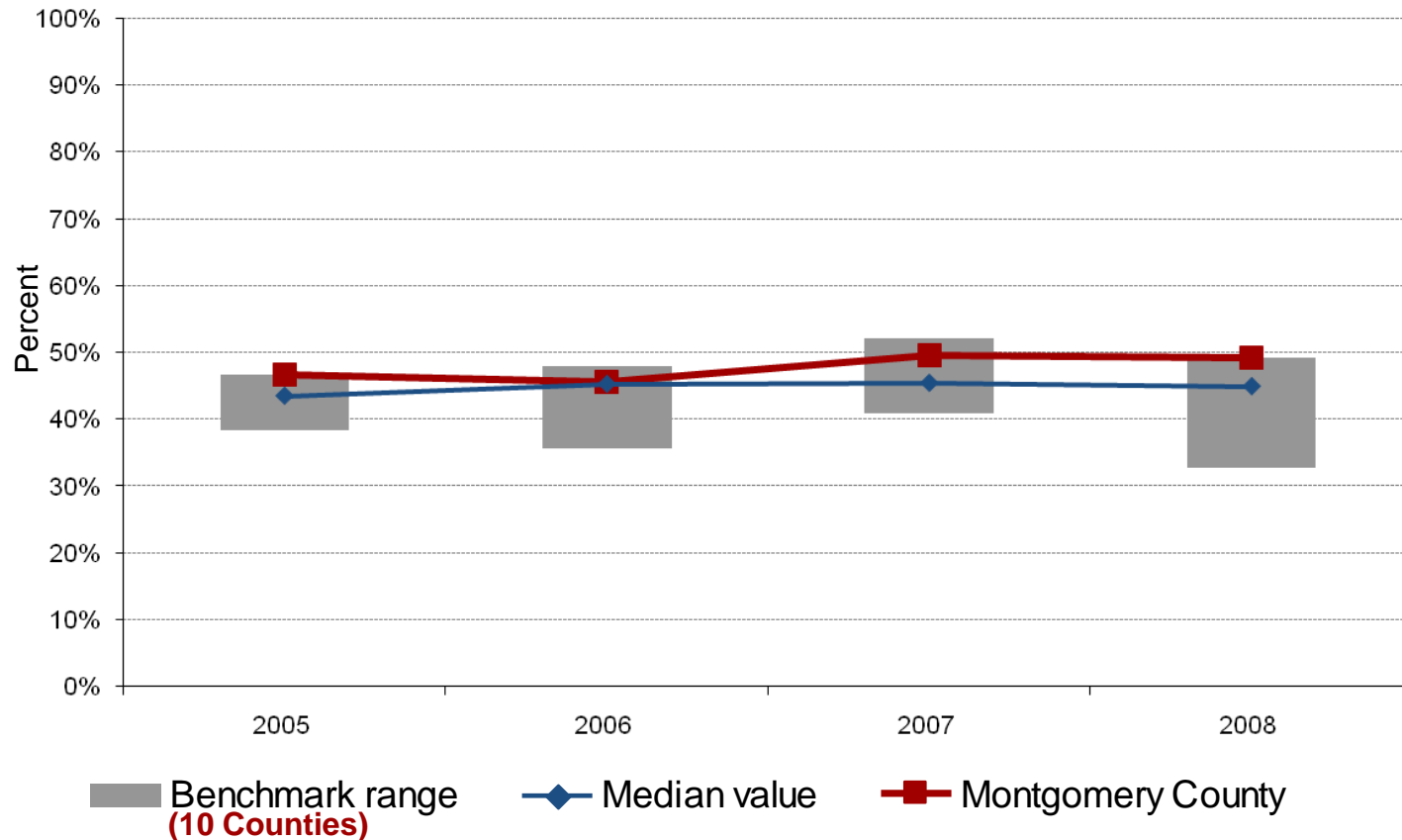
In 2008, the median value was 43%. In Montgomery County, 49% of renters pay greater than 30% of their income for housing and are considered housing burdened. In 2008, the highest value was 54% (Suffolk Co, NY) and the lowest value was 29% (Hamilton Co, IN).





## Affordable Housing in an Inclusive Community

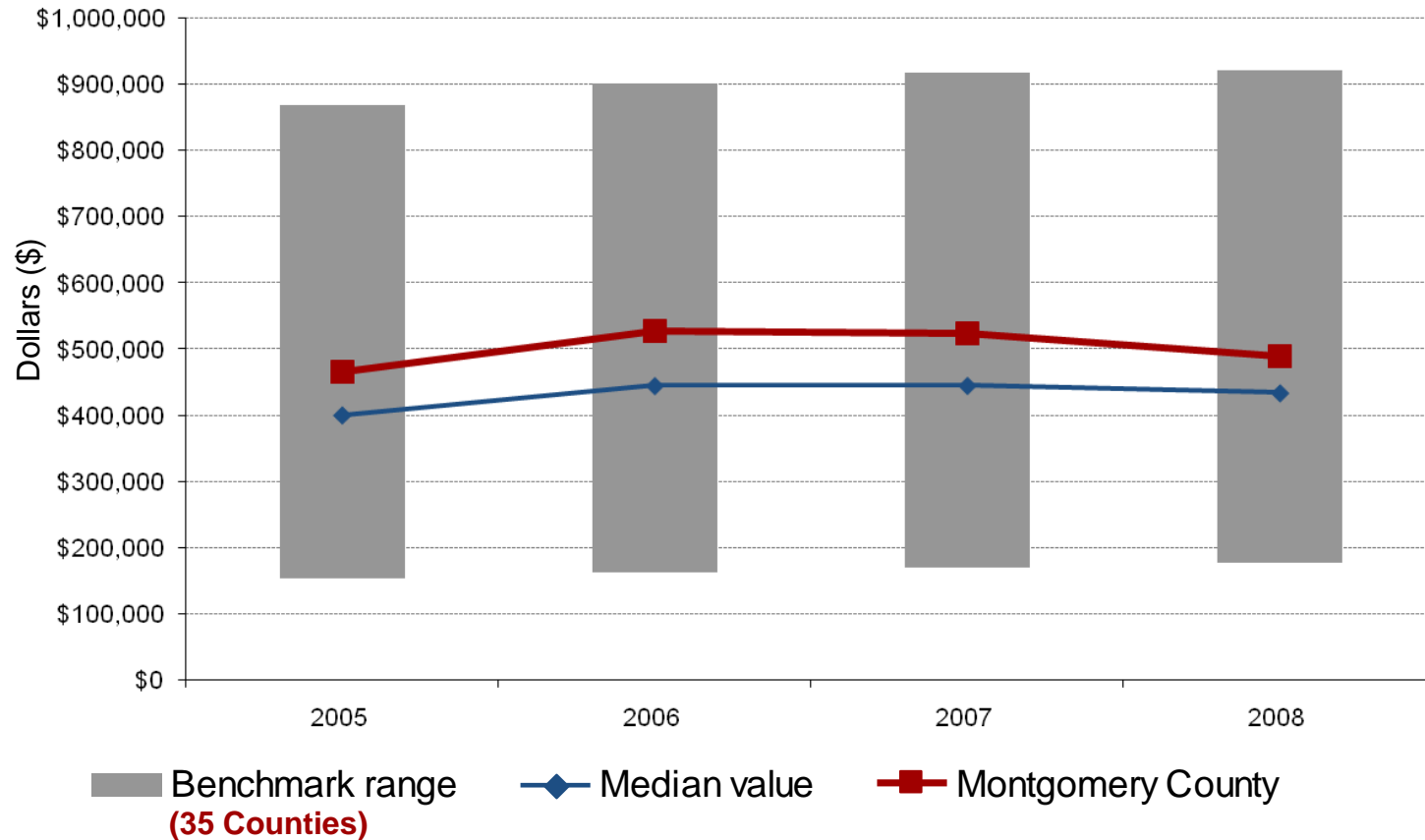
### Indicator: Housing burden (Renters)



In 2008, the median value was 45%. In Montgomery County, 49% of renters pay greater than 30% of their income for housing and are considered housing burdened. In 2008, the highest value was 49% (Montgomery Co, MD) and the lowest value was 33% (Arlington Co, VA).



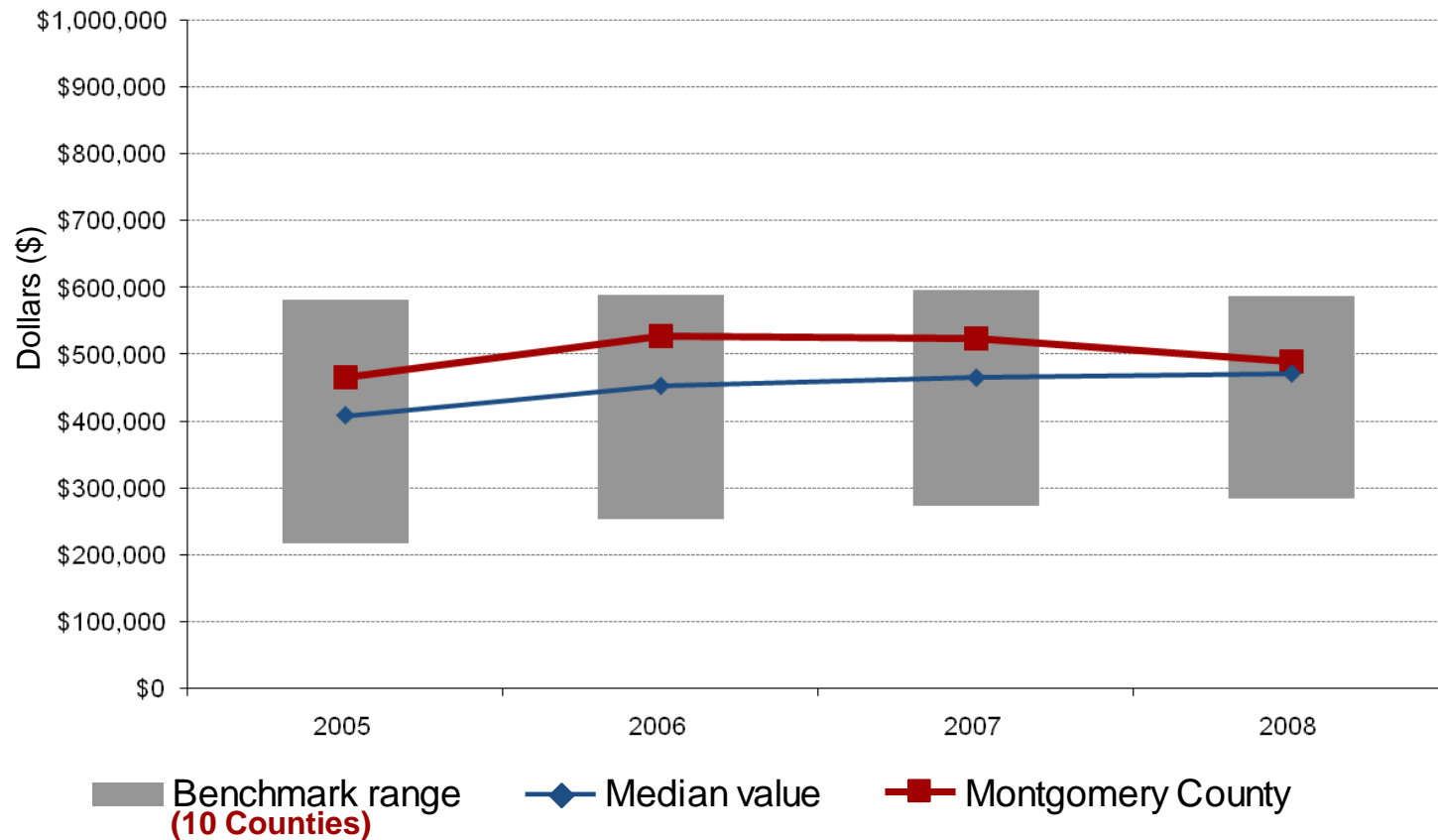
Source: U.S. Census Bureau, American Community Survey, GCT2515: Percent of Renter-Occupied Units Spending 30 Percent or More of Household Income on Rent and Utilities

**Affordable Housing in an Inclusive Community****Indicator: Median value of owner occupied housing units**

In 2008, the median value was \$433,800. The median value of owner occupied housing units in Montgomery County was \$489,400. In 2008, the highest value was \$922,600 (Marin Co, CA) and the lowest value was \$176,800 (Fort Bend Co, TX).

Source: U.S. Census Bureau, American Community Survey; GCT2510: Median Housing Value of Owner-Occupied Housing Units (Dollars)

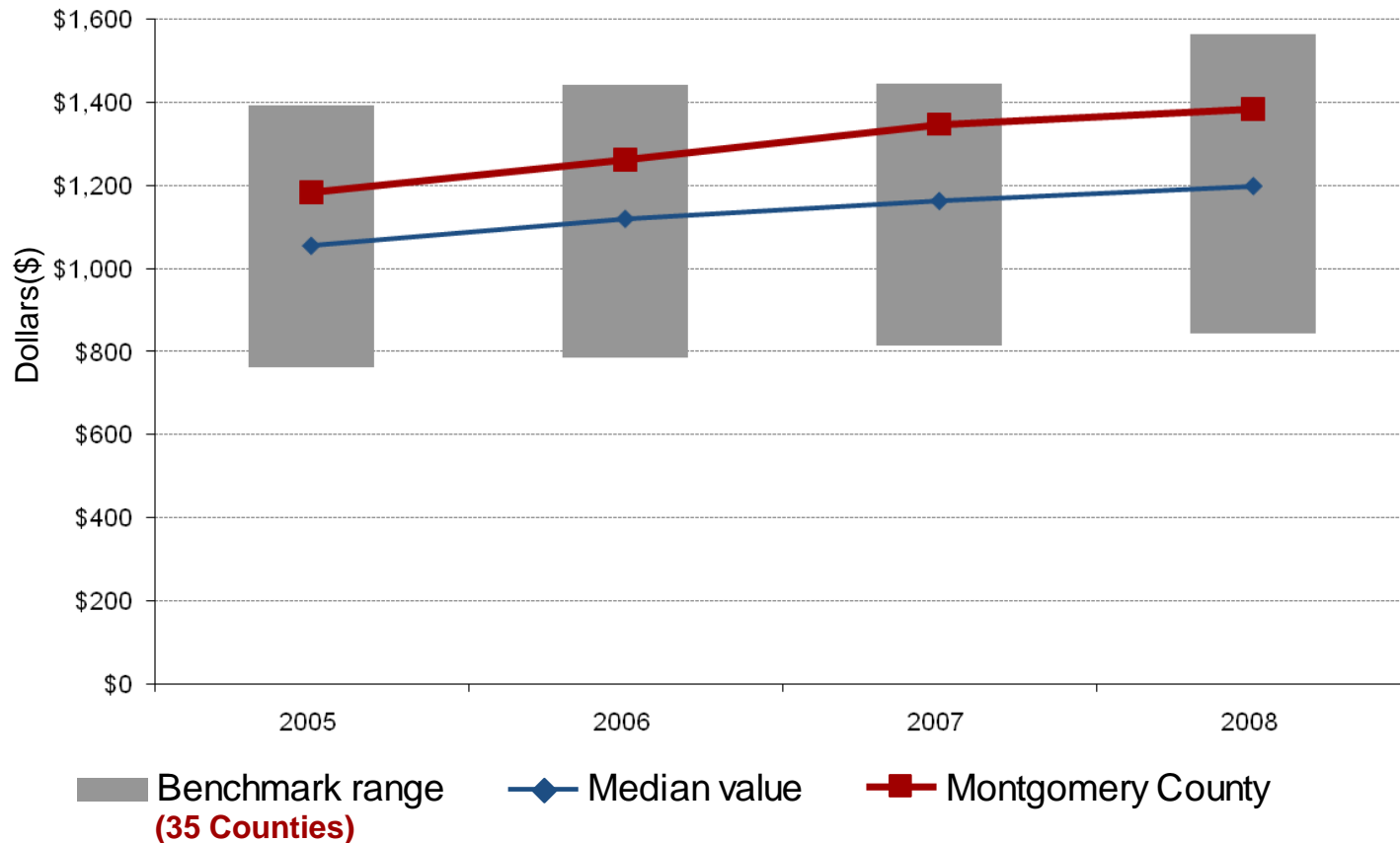


**Affordable Housing in an Inclusive Community****Indicator: Median value of owner occupied housing units**

In 2008, the median value was \$470,900. The median value of owner occupied housing units in Montgomery County was \$489,400. In 2008, the highest value was \$587,900 (Arlington Co, VA) and the lowest value was \$284,100 (Baltimore Co, MD).

Source: U.S. Census Bureau, American Community Survey; GCT2510: Median Housing Value of Owner-Occupied Housing Units (Dollars)



**Affordable Housing in an Inclusive Community****Indicator: Median gross rent**

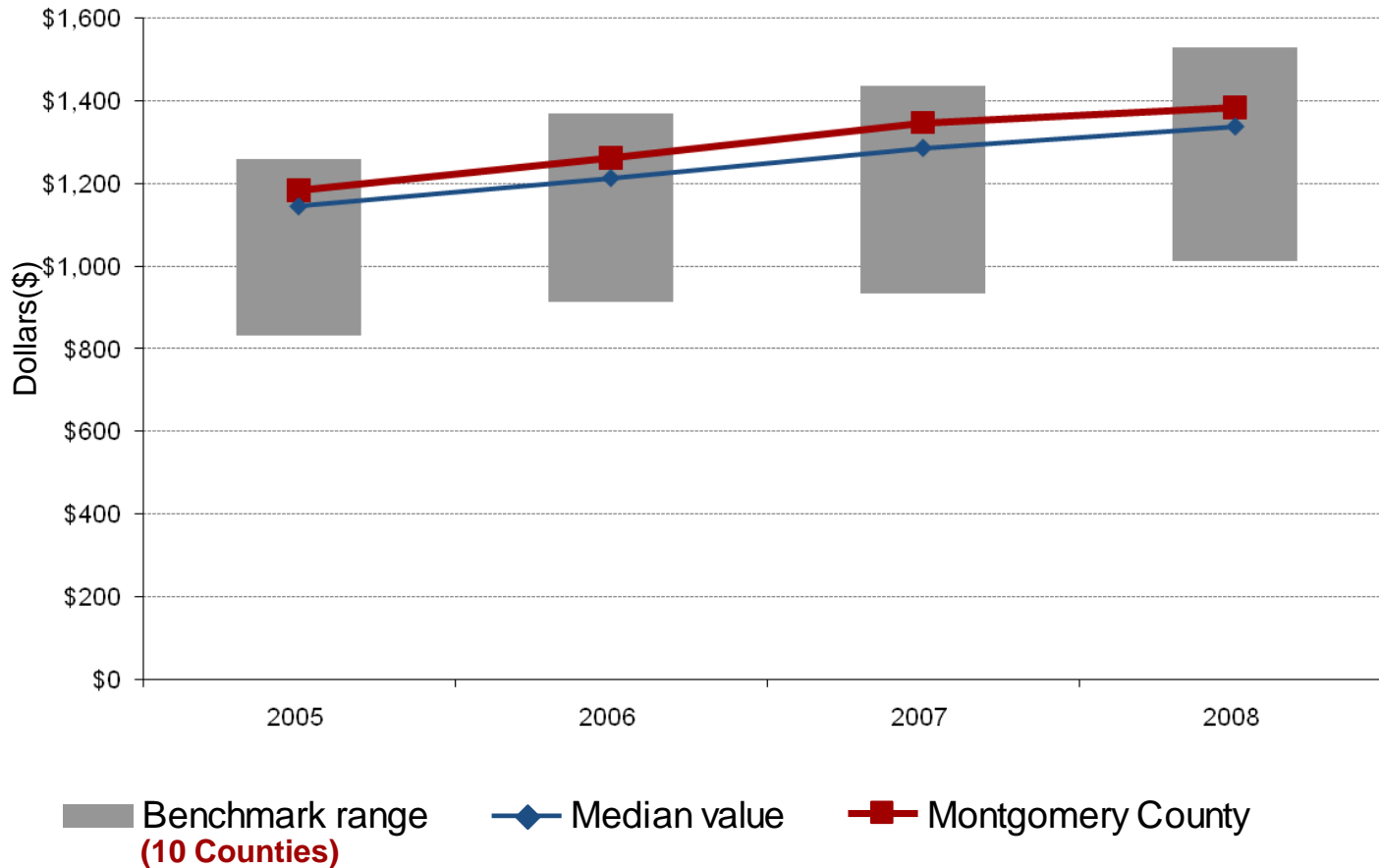
In 2008, the median gross rent was \$1,200. The median gross rent in Montgomery Co. was \$1,386. In 2008, the highest value was \$1,565 (Marin Co, CA) and the lowest value was \$844 (Oakland Co, MI).

Source: U.S. Census Bureau, American Community Survey, GCT2514: Median Monthly Housing Costs for Renter-Occupied Housing Units (Dollars)



# Affordable Housing in an Inclusive Community

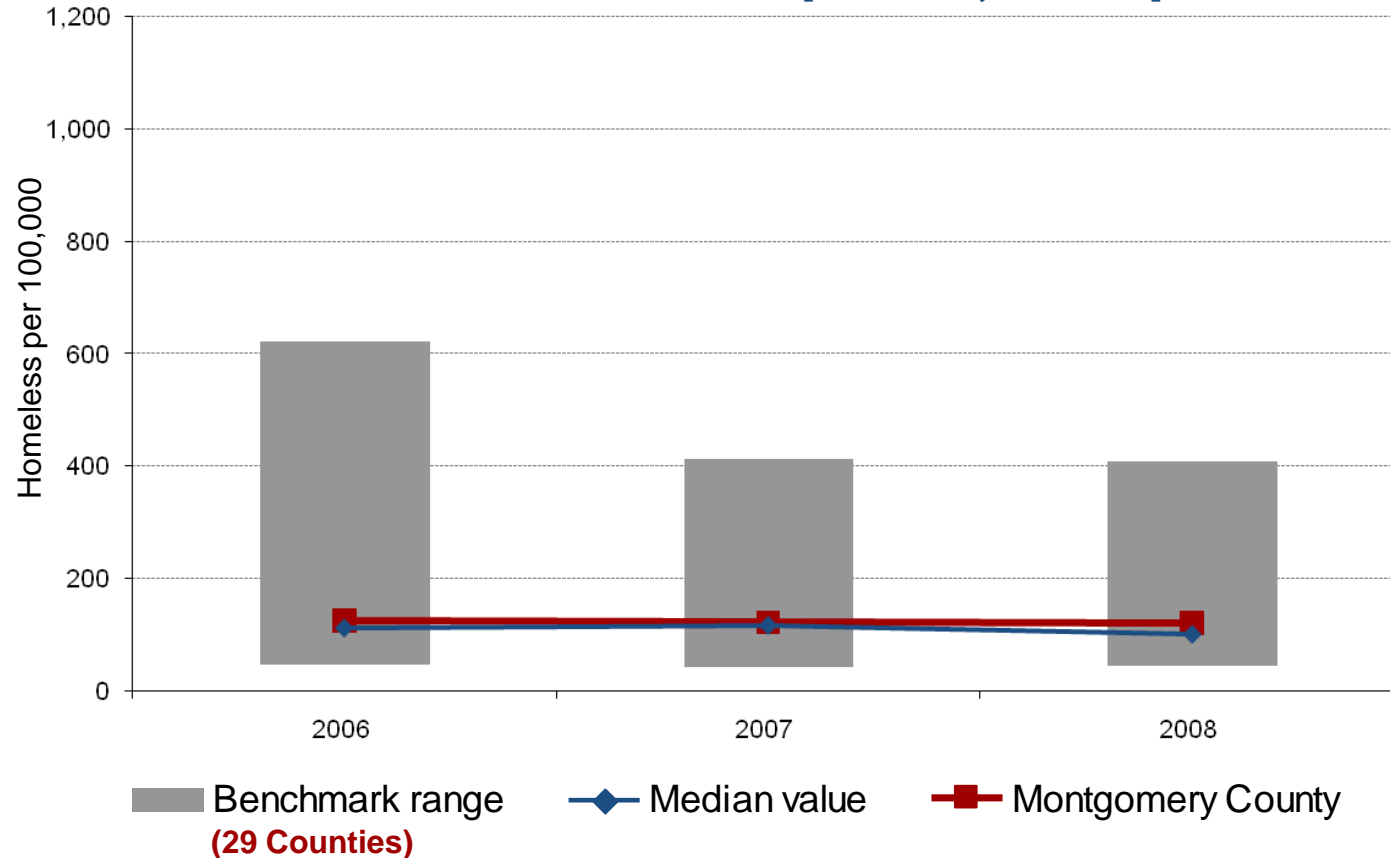
## Indicator: Median gross rent



In 2008, the median gross rent was \$1,339. The median gross rent in Montgomery Co. was \$1,386. In 2008, the highest value was \$1,529 (Fairfax Co, VA) and the lowest value was \$1,011 (District of Columbia).



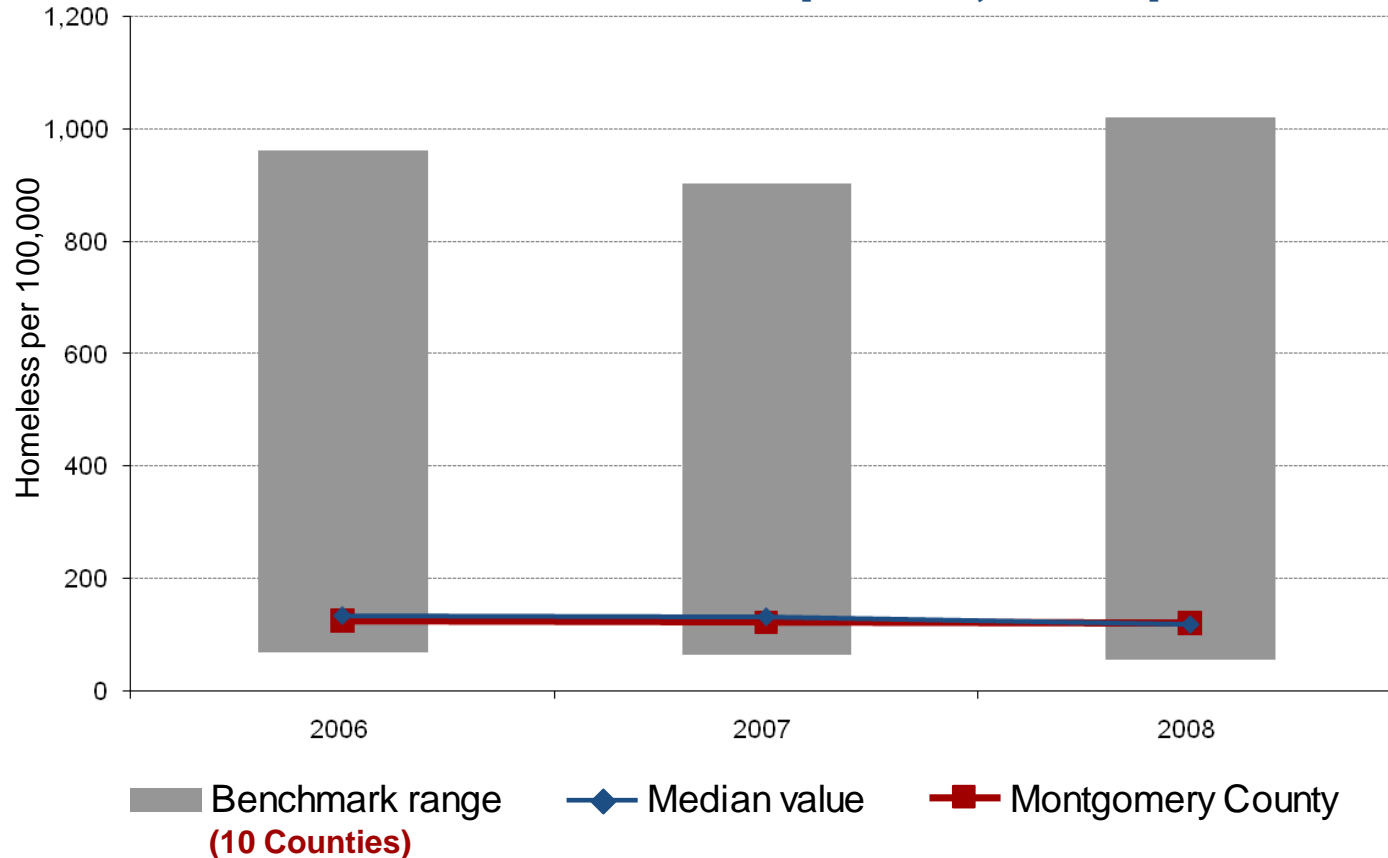
Source: U.S. Census Bureau, American Community Survey, GCT2514: Median Monthly Housing Costs for Renter-Occupied Housing Units (Dollars)

**Affordable Housing in an Inclusive Community****Indicator: Number of Homeless Persons per 100,000 Population**

In 2008, the median value was 100 persons. In Montgomery County, there were 121 homeless persons per 100,000 population. In 2008, the highest value was 408 persons per 100,000 (Santa Clara Co, CA) and the lowest value was 44 persons per 100,000 (Johnson Co, KS).

Source: U.S. Department of Housing and Urban Development Office of Community Planning and Development: **The Third Annual Homeless Assessment Report to Congress**, Appendix C-3: Continuum of Care Point-in-Time Homeless Counts



**Affordable Housing in an Inclusive Community****Indicator: Number of Homeless Persons per 100,000 Population**

In 2008, the median value was 118 persons. In Montgomery County, there were 121 homeless persons per 100,000 population. In 2008, the highest value was 1,021 persons per 100,000 (District of Columbia) and the lowest value was 54 persons per 100,000 (Baltimore Co, MD).

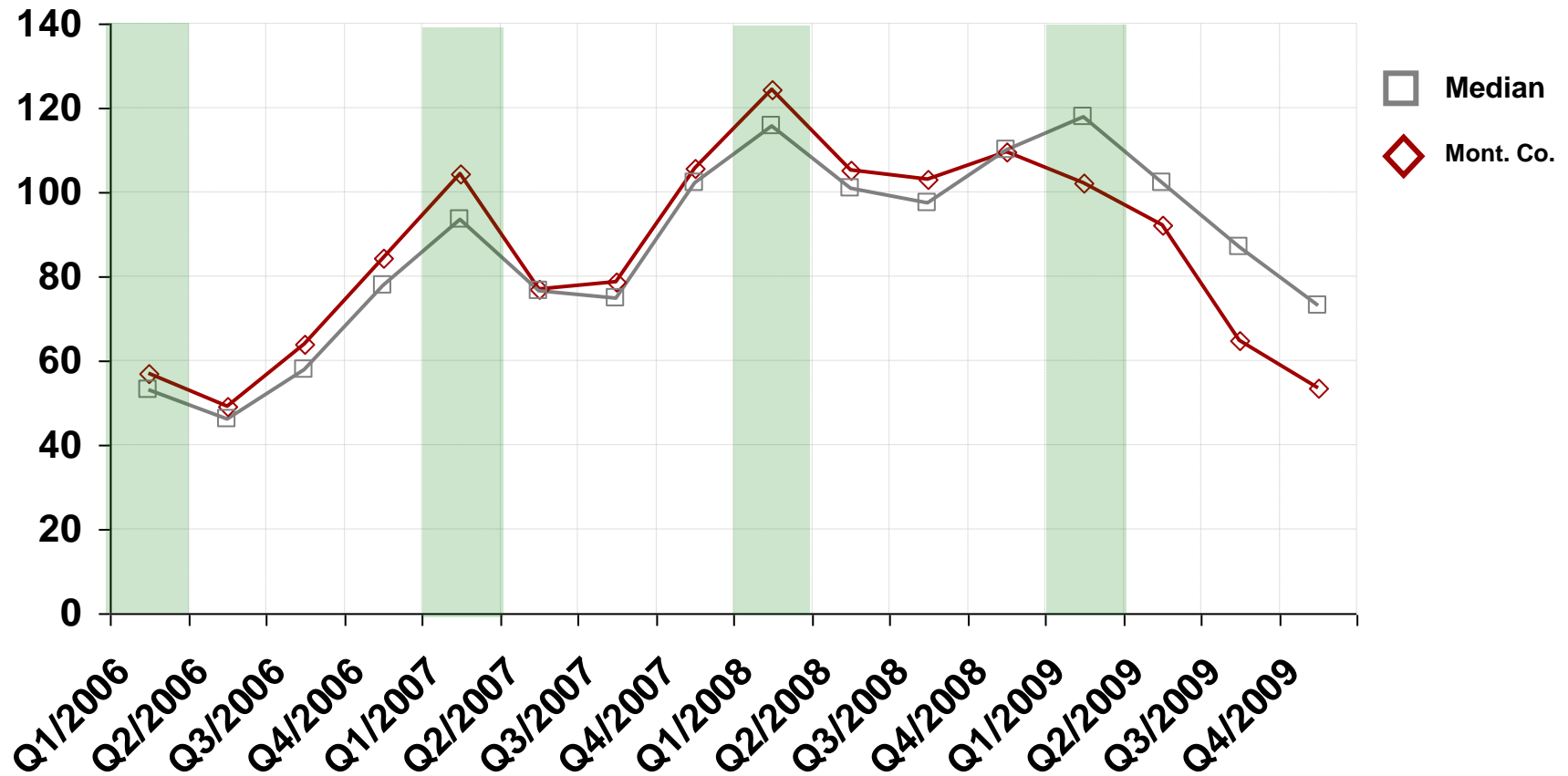
Source: U.S. Department of Housing and Urban Development Office of Community Planning and Development: **The Third Annual Homeless Assessment Report to Congress**, Appendix C-3: Continuum of Care Point-in-Time Homeless Counts



**Affordable Housing in an Inclusive Community**

**Indicator: Average number of days on market for home sale**

Montgomery County, Average Days on Market



Source: Metropolitan Regional Information Systems, Inc., Year End Real Estate Trend  
Indicator - Less than \$30K to greater than \$500K Format





**Affordable Housing in an Inclusive Community****Indicator: Average number of days on market for home sale**

Jurisdictions	2006	2007	2008	2009
Montgomery County, MD	59	87	106	95
Anne Arundel County, MD	70	109	138	134
Arlington County, VA	58	69	74	69
Fairfax County, VA	67	92	103	77
Howard County, MD	57	90	115	105
Loudoun County, VA	87	113	108	75
Prince George's County, MD	44	86	133	139
Prince William County, VA	78	124	120	70

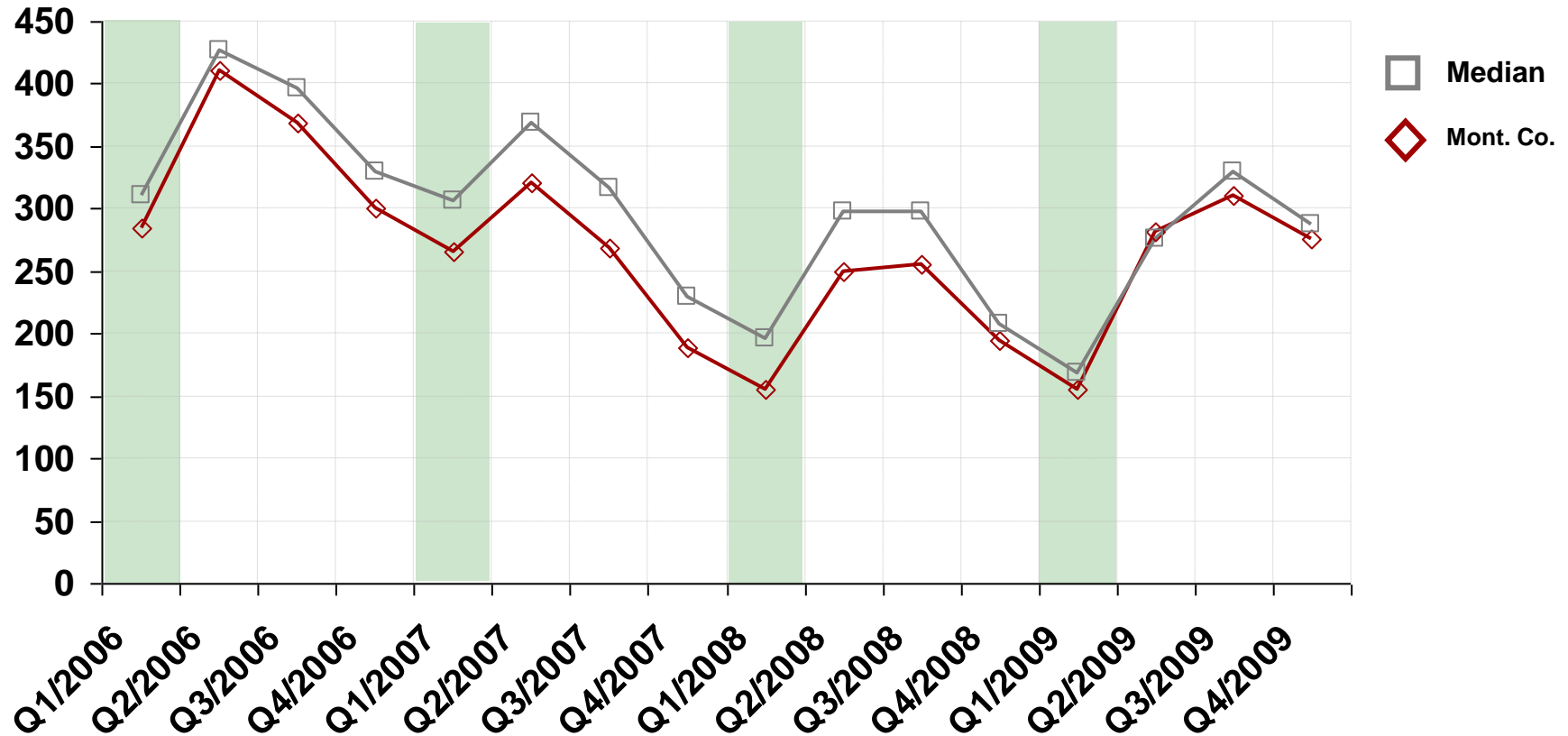


Source: Metropolitan Regional Information Systems, Inc., Year End Real Estate Trend  
 Indicator - Less than \$30K to greater than \$500K Format

**Affordable Housing in an Inclusive Community**

**Indicator: Number of Home Sales per 100,000 population**

Montgomery County, Number of Home Sales per 100,000 population



Source: Metropolitan Regional Information Systems, Inc., Year End Real Estate Trend  
Indicator - Less than \$30K to greater than \$500K Format

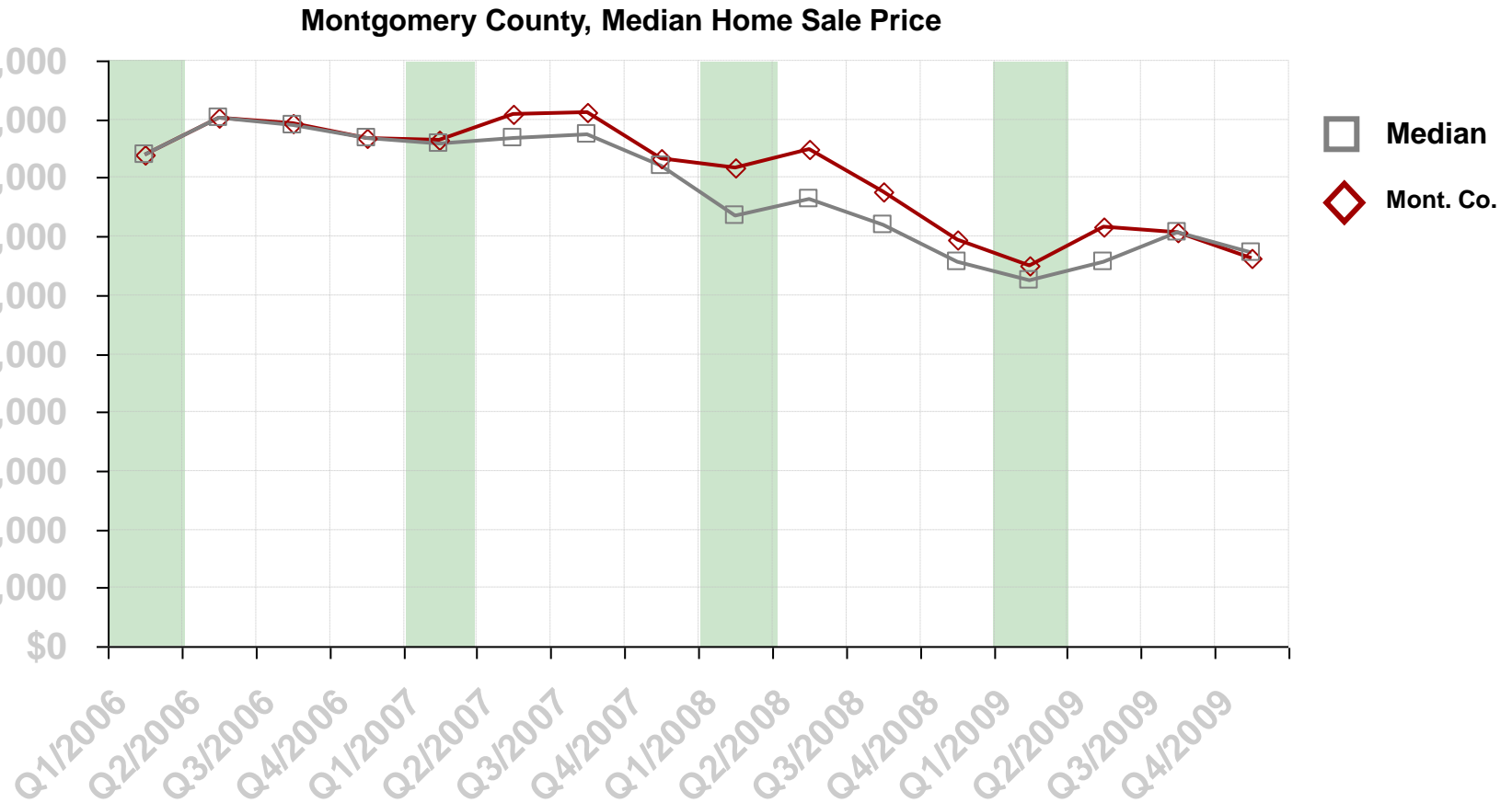
**Affordable Housing in an Inclusive Community****Indicator: Number of Home Sales per 100,000 population**

Jurisdictions	2006	2007	2008	2009
Montgomery County, MD	1,364	1,044	853	1,025
Anne Arundel County, MD	1,450	1,206	870	934
Arlington County, VA	1,360	1,307	1,034	1,158
Fairfax County, VA	1,495	1,258	1,294	1,006
Howard County, MD	1,411	1,215	921	1,005
Loudoun County, VA	1,808	1,604	1,690	1,677
Prince George's County, MD	1,538	883	566	781
Prince William County, VA	1,801	1,273	2,302	2,156



Source: Metropolitan Regional Information Systems, Inc., Year End Real Estate Trend  
Indicator - Less than \$30K to greater than \$500K Format

# Median Home Sale Price



Source: Metropolitan Regional Information Systems, Inc., Year End Real Estate Trend Indicator - Less than \$30K to greater than \$500K Format



## Median Home Sale Price

Jurisdictions	2006	2007	2008	2009
Montgomery County, MD	\$437,779	\$439,750	\$392,396	\$341,791
Anne Arundel County, MD	\$342,340	\$342,109	\$322,971	\$296,500
Arlington County, VA	\$492,367	\$482,983	\$448,979	\$453,465
Fairfax County, VA	\$468,146	\$469,658	\$372,663	\$341,454
Howard County, MD	\$383,815	\$388,283	\$369,033	\$345,013
Loudoun County, VA	\$465,421	\$427,313	\$341,098	\$327,954
Prince George's County, MD	\$327,738	\$318,425	\$275,762	\$218,935
Prince William County, VA	\$383,591	\$359,446	\$231,979	\$204,223



Source: Metropolitan Regional Information Systems, Inc., Year End Real Estate Trend Indicator - Less than \$30K to greater than \$500K Format

## Affordable Housing Picture over Last Three Years

- Despite the economic downturn and high rate of foreclosures, Montgomery County has not lost ground due to active affordable housing efforts and programs.
- The County and non-profits, with county assistance, have stepped in the void created by private sector inactivity caused by economy.
- The County has aggressively attacked foreclosures by:
  - Counseling over 3000 families helping them reach positive outcomes in 2/3 of the cases,
  - Acquiring and rehabilitating over 40 foreclosed and vacant homes
  - Helping to stabilize neighborhoods by focusing foreclosure activity in two high impact areas of county.
- The County's affordable housing efforts have produced and/or preserved over 5,300 housing units for low and moderate income families over past three years.
- Aggressively and successfully seeking voluntary rental agreements from purchasers of multi-family rental developments which ensure some continued affordable rentals in those developments.



Source: DHCA

## Special Topic: Foreclosures

### Foreclosure Events

#### **Total events, Notices of Default, Notices of Sale, Lender Purchases**

- From 2009Q3 to Q4, Montgomery County has experienced a moderate (less than 10%) decline in total foreclosure events due to declines in both notices of sale and lender purchases
- When normalized by housing units, Montgomery County is 4<sup>th</sup> of the 5 largest jurisdictions, behind Prince George's County, Baltimore City, and Anne Arundel County.

Housing Units per Foreclosure Event, 4<sup>th</sup> Quarter, 2009

Jurisdictions	Housing Units (As of Q409)		Foreclosures (As of Q409)	
	Number	% of total housing units in Maryland	Number	Housing units per Foreclosure
Prince George's	319,922	13.8%	5,116	63
Baltimore City	294,724	12.7%	2,204	134
Anne Arundel	202,705	8.7%	1,155	176
Montgomery	361,788	15.6%	2,034	178
Baltimore	327,577	14.1%	1,827	179

*Note: In Q4 2009, Montgomery County had 176 housing units per foreclosure.*

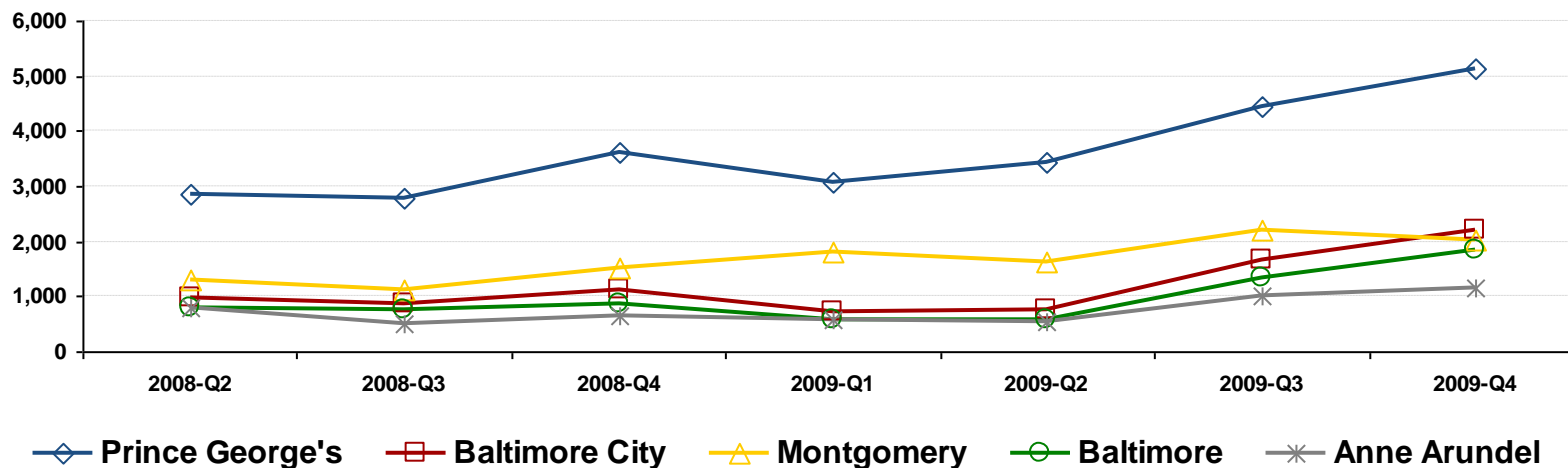
- Each of the other 4 jurisdictions has experienced foreclosure event increases in excess of 10%



# Foreclosures – Total Events

## Q2/2008 – Q4/2009

Total Foreclosure Events, 5 Largest Maryland Jurisdictions



Jurisdictions	2008-Q2	2008-Q3	2008-Q4	2009-Q1	2009-Q2	2009-Q3	2009-Q4
Prince George's	2853	2789	3,621	3,071	3,427	4,454	5,116
Baltimore City	991	878	1,111	715	760	1,656	2,204
Montgomery	1314	1124	1,517	1,793	1,639	2,218	2,034
Baltimore	781	761	880	574	575	1,345	1,827
Anne Arundel	795	521	642	582	534	1,001	1,155

Greater than 10% increase
Between 10% and -10%
Less than -10% decrease

In Q4/2009, Montgomery County experienced a decrease in total foreclosures, putting it in 3<sup>rd</sup> behind Prince George's County and Baltimore City. The other 4 jurisdictions all had increases into the 4<sup>th</sup> quarter (Oct-Dec).

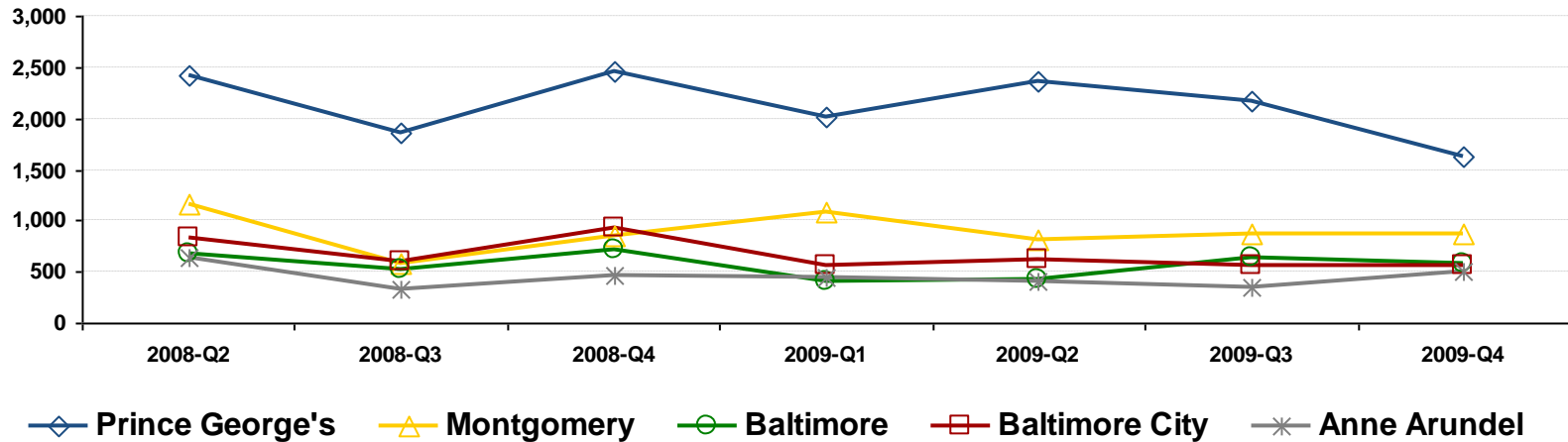


Source: Maryland DHCD, Quarterly Foreclosure Reports



# Foreclosures – Notices of Default Q2/2008 – Q4/2009

Notices of Default, 5 Largest Maryland Jurisdictions



Jurisdictions	2008-Q2	2008-Q3	2008-Q4	2009-Q1	2009-Q2	2009-Q3	2009-Q4
Prince George's	2411	1,861	2,458	2,020	2,365	2,165	1,631
Montgomery	1162	584	861	1,076	811	864	869
Baltimore	679	513	712	415	426	641	589
Baltimore City	832	596	928	568	617	565	569
Anne Arundel	648	333	455	437	400	354	498

Greater than 10% increase
Between 10% and -10%
Less than -10% decrease

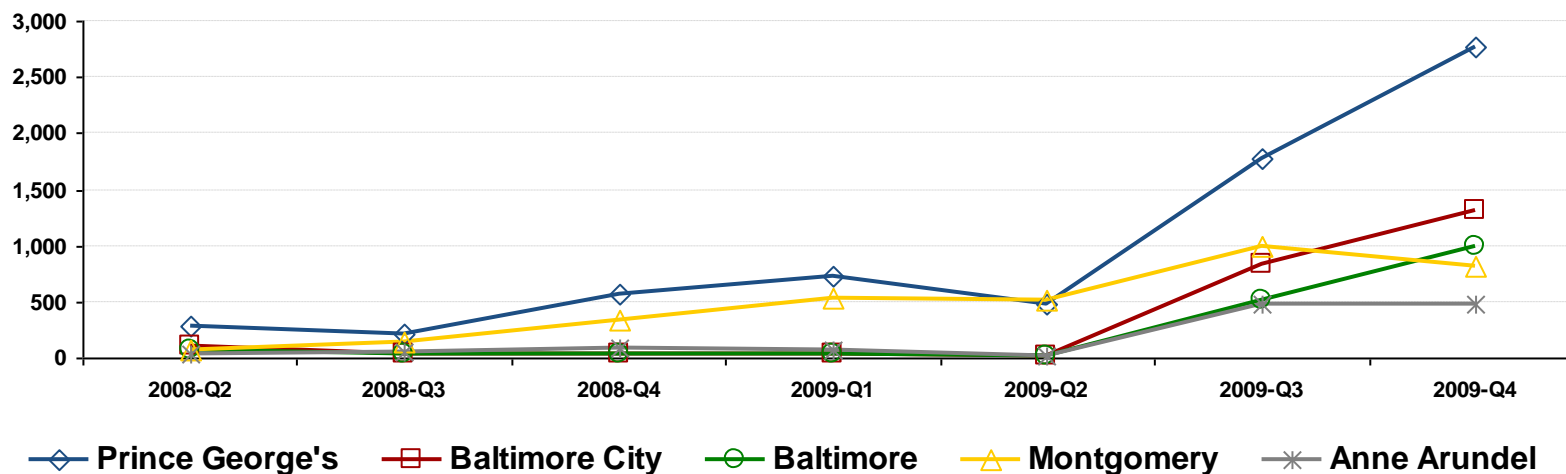


Source: Maryland DHCD, Quarterly Foreclosure Reports

# Foreclosures – Notices of Sale

## Q2/2008 – Q4/2009

Notices of Sale, 5 Largest Maryland Jurisdictions



Jurisdictions	2008-Q2	2008-Q3	2008-Q4	2009-Q1	2009-Q2	2009-Q3	2009-Q4
Prince George's	292	213	570	733	481	1,771	2,767
Baltimore City	112	40	38	37	22	831	1,320
Baltimore	73	40	29	29	10	520	994
Montgomery	76	137	332	524	519	986	809
Anne Arundel	35	50	81	64	16	474	479

Key

	Greater than 10% increase
	Between 10% and -10%
	Less than -10% decrease

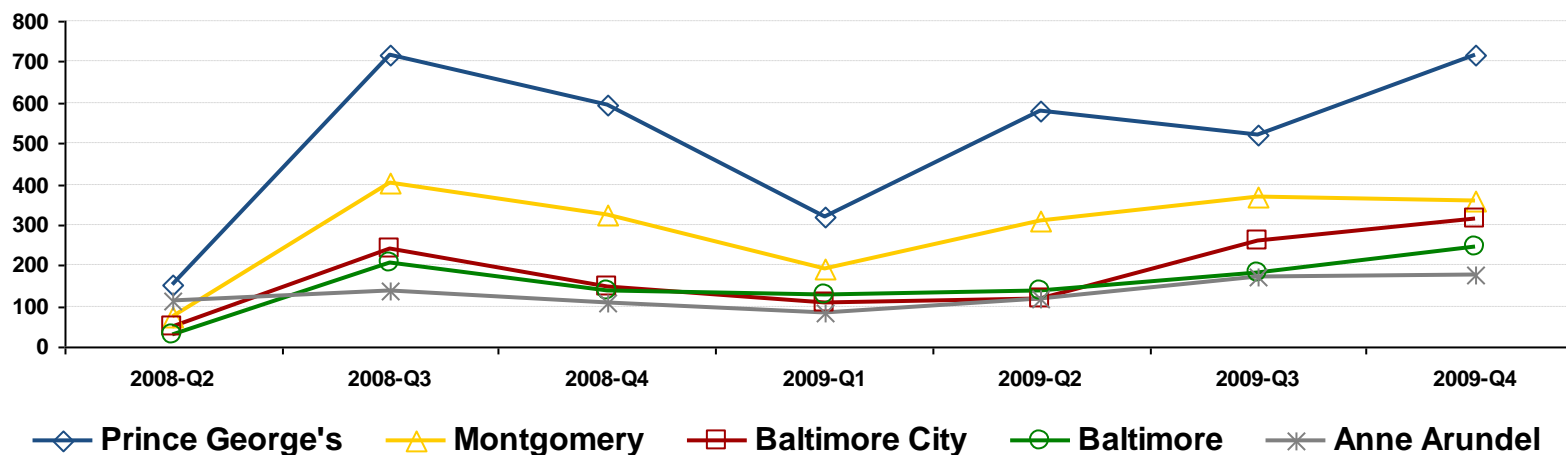


Source: Maryland DHCD, Quarterly Foreclosure Reports

# Foreclosures – Lender Purchases

## Q2/2008 – Q4/2009

Lender Purchases, 5 Largest Maryland Jurisdictions



Jurisdictions	2008-Q2	2008-Q3	2008-Q4	2009-Q1	2009-Q2	2009-Q3	2009-Q4
Prince George's	150	715	592	318	581	519	718
Montgomery	76	403	324	193	309	368	356
Baltimore City	47	242	145	110	120	260	315
Baltimore	29	208	139	130	139	184	244
Anne Arundel	112	138	106	81	119	173	178

Key	
Greater than 10% increase	
Between 10% and -10%	
Less than -10% decrease	



Source: Maryland DHCD, Quarterly Foreclosure Reports

## Special Topic: Foreclosures

### **Hot Spots: Montgomery County communities over time**

- Maryland Dept of Housing and Community Development has identified 10 “hot spots” in Montgomery County in 2009Q4, down from 14 in 2009Q3
- CountyStat identified 7 communities in the last meeting (7-10-2009) which represent most foreclosure activity in the County
  - Germantown (20874), Gaithersburg (20877 & 20879), Montgomery Village (20886), Wheaton (20902), Colesville (20904), Aspen Hill (20906)

### **Foreclosures**

- In Q4 2009, Wheaton and Colesville are no longer considered “hot spots” by the State
- Germantown, Gaithersburg (20877), Wheaton, Colesville, and Montgomery Village experienced declines in foreclosure events from Q3 to Q4 2009
- Gaithersburg (20879) and Aspen Hill experienced increases of less than 15% over the same time period



# Hot Spots

## Total Foreclosure Events

### Montgomery County Communities w/ High Foreclosure Concentration

Zip Codes		2007				2008				2009			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
20874	Germantown	23	60	106	158	204	157	145	170	229	173	267	241
20877	Gaithersburg	9	37	42	65	103	87	86	105	118	107	143	112
20879	Gaithersburg	6	21	49	74	85	72	59	86	114	99	110	118
20886	Montgomery Village	18	50	67	98	143	115	93	131	148	130	186	166
20902	Wheaton (Silver Spring)	9	42	42	72	89	75	62	94	105	97	130	117
20904	Colesville (Silver Spring)	11	29	48	79	95	71	53	75	80	86	123	112
20906	Aspen Hill (Silver Spring)	14	55	69	115	162	126	108	138	179	141	202	215

Key

	Greater than 15% increase
	Between 15% and -15%
	Less than -15% decrease

Of the hot spot communities identified by the State, seven zip codes represent nearly half of all foreclosure activity in the County.



Source: Maryland DHCD; Quarterly Foreclosure Reports

## Special Topic: Foreclosures

### Hot Spots: Montgomery County communities over time

#### Housing Indicators

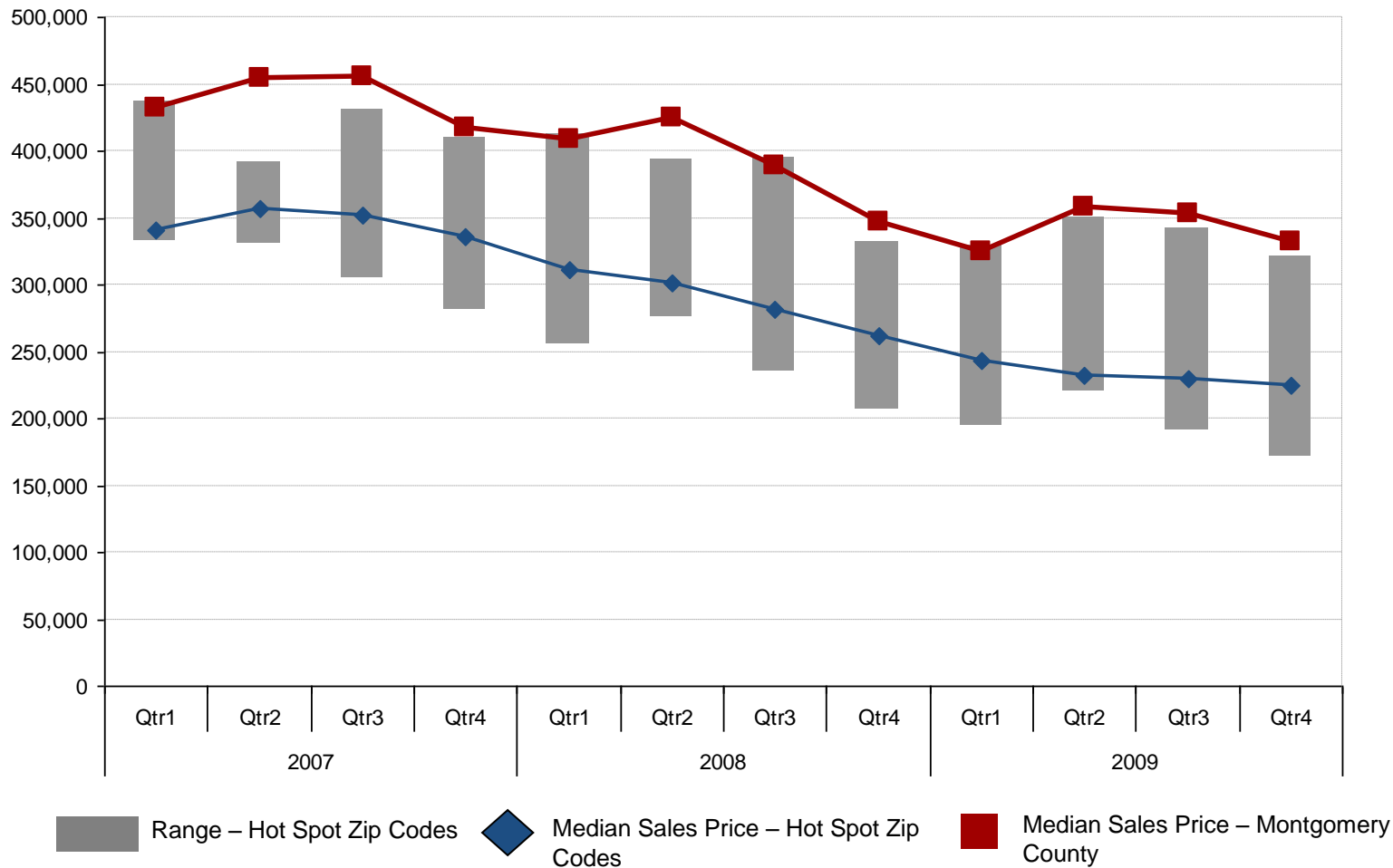
- Units sold in those zip codes represent 30-40% of total units sold in the county
- Median Home Sale Price has been and continues to be lower than the median home sale price for the entire county
- The County, as a whole, has experienced at 23% decline in home sale prices (2007-2009). Without those hot spot communities, that decline shrinks to 18%.
- Despite relatively lower home sale prices, Average Number of Days on Market is not consistently lower for this subset compared to the entire county

**Housing units sold in identified hot spot zip codes as a % of total units sold in Montgomery County, 2007-2009**

	2007				2008				2009			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Units sold in Hot Spots	814	964	776	581	468	712	797	696	567	915	1029	974
% of total units sold in the county	32%	32%	30%	32%	32%	30%	33%	38%	38%	34%	35%	37%



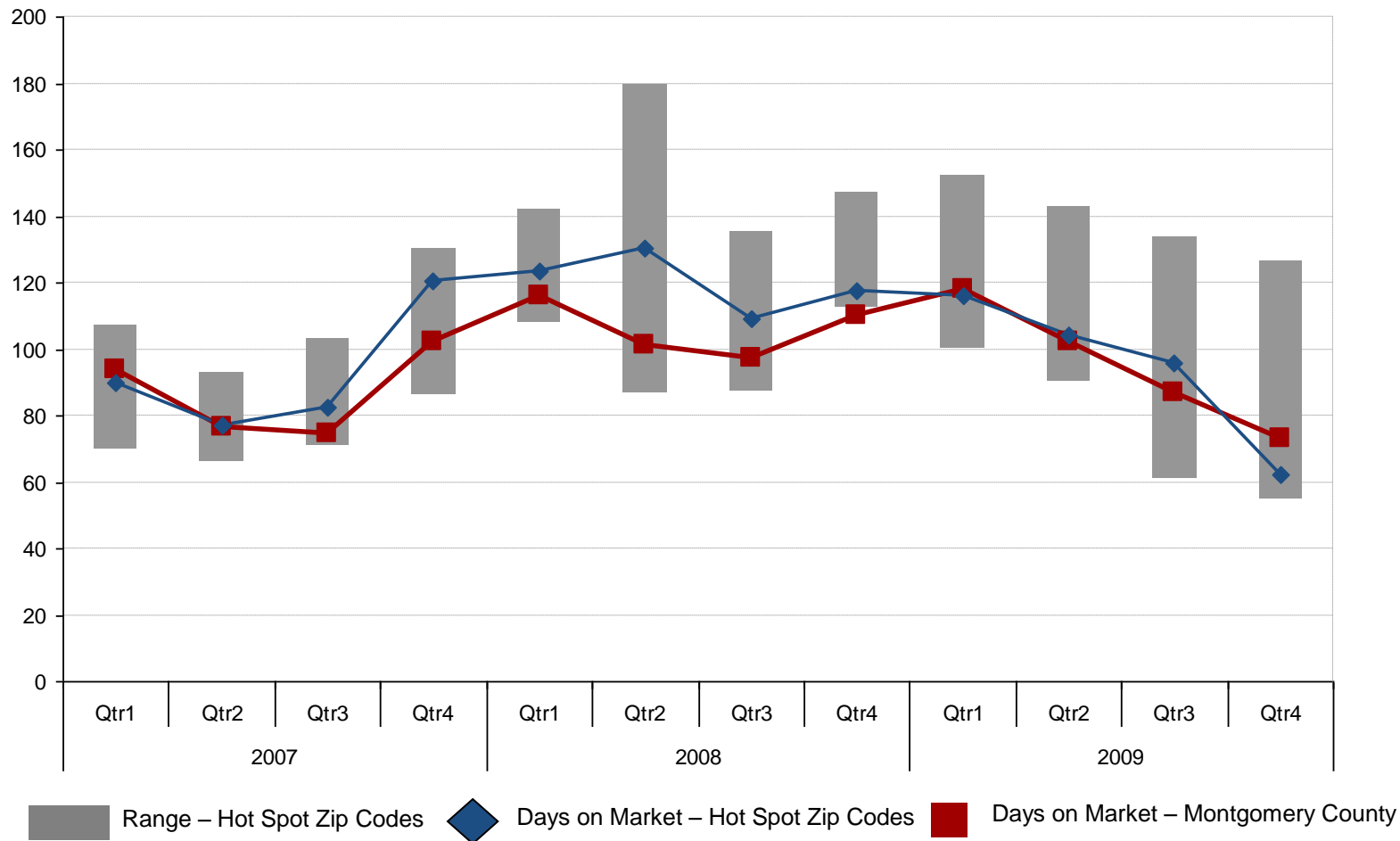
# Median Home Sales Price Montgomery County Communities w/ High Foreclosure Concentration



Source: Metropolitan Regional Information Systems, Inc., Year End Real Estate Trend Indicator - Less than \$30K to greater than \$500K Format



# Average Days on Market Montgomery County Communities w/ High Foreclosure Concentration



Source: Metropolitan Regional Information Systems, Inc., Year End Real Estate Trend Indicator - Less than \$30K to greater than \$500K Format





# Special Topic: Foreclosures

## County Foreclosure Programs

- **Education & Outreach: foreclosure workshops**
  - 46 workshops have been held; many have been in areas of high foreclosures
  - More than half of the workshops held have had less than 50 participants
  - However, DHCA has encouraged workshop organizers to adopt a more individualized approach, resulting in lower attendance
  
- **Counseling: individual foreclosure counseling**
  - More than 3,000 clients have been served
  - The most common reported outcome is “mortgage modified”



## Foreclosure Programs Outreach & Education Workshops

- DHCA, with partner agencies, has held 46 outreach and education workshops since April 2008
- 18 workshops had 50 or more participants
  - Of the remaining 28 workshops, 7 were held in areas without high concentrations of foreclosures

Attendance	Workshops
0-24	19
25-49	9
50-69	10
70-99	4
100+	4
Total Workshops	46



# Foreclosure Programs Outreach & Education Workshops

Outreach & Education Workshops held, by zip code

Compared to identified “hot spot” communities

Zip Code	PO Name	Q22008	Q32008	Q42008	Q12009	Q22009	Q32009	Q42009	Q12010	Total
20735	Clinton							1		1
20814	Bethesda				1					1
20832	Olney					1	1			2
20841	Boys									0
20850	Rockville			1		3		2		6
20851	Rockville									0
20852	Rockville					1				1
20853	Rockville				1					1
20855	Derwood									0
20866	Burtonsville					2				2
20871	Clarksburg									0
20872	Damascus									0
Total Workshops		2	1	4	8	12	4	11	4	46

Key – Foreclosure “Hot Spots,” as identified by MD DHCD

	Severe		Very High		High
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  = Workshop with greater than 50 participants



Source: DHCA; Maryland DHCD, Quarterly Foreclosure Reports

# Foreclosure Programs Outreach & Education Workshops

Outreach & Education Workshops held, by zip code

Compared to identified “hot spot” communities

Zip Code	PO Name	Q22008	Q32008	Q42008	Q12009	Q22009	Q32009	Q42009	Q12010	Total
20874	Germantown	1					1	2	3	7
20876	Germantown				1					1
20877	Gaithersburg			1		1		1		3
20878	Gaithersburg	1								1
20879	Gaithersburg									0
20886	Mont. Village									0
20895	Kensington				2					2
20901	Silver Spring						1			1
20902	Wheaton		1	1				3	1	6
20903	Silver Spring				2			1		3
20904	Colesville				1	2	1			4
20905	Colesville									
20906	Aspen Hill			1						1
20910	Silver Spring							1		1
20912	Takoma Park					2				2
Total Workshops		2	1	4	8	12	4	11	4	46

Key – Foreclosure “Hot Spots,” as identified by MD DHCD

	Severe		Very High		High
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 = Workshop with greater than 50 participants

## Foreclosure Programs Prevention Counseling

Counseling Centers	Reporting Period	Number of Clients Counseled As of 12-09
Homefree-USA	9/08-3/10	2,310
Latino Economic Development Corporation	9/08-3/10	435
Housing Initiative Partnership	1/09-3/10	326

- The County contracts with three housing counseling agencies to perform foreclosure counseling for County residents
- Through March 2010, these agencies counseled 3,071 clients



Source: Counseling vendor monthly reports, DHCA

# Foreclosure Programs Prevention Counseling

Reported Outcome	HIP	Homefree	LEDC	Total
Mortgaged Foreclosed **	6	26	7	39
Brought mortgage current *	2	10	67	79
Mortgage Refinanced *	0	26	3	29
Mortgage Modified *	72	1,073	81	1,226
Received Second Mortgage *	0	0	3	3
Initiated forbearance agreement/repayment plan *	5	98	2	105
Executed a Deed-In-Lieu *	0	10	6	16
Sold property/chose alternative housing solution *	13	18	17	48
Pre-foreclosure sale *	6	30	9	45
Bankruptcy *	10	16	5	31
Entered debt management plan *	5	2	7	14
Counseled and referred for legal assistance *	19	45	10	74
Negotiating with Lender *	543	3	308	854
Negotiating Exit Strategy *	35	0	44	79
Currently Receiving Foreclosure Prevention/Budget Counseling	163	1	1,041	1,205
Withdrew from counseling	38	123	207	368
Other	15	106	135	256

\* = Positive outcome, as id'd by MD DHCD; \*\* = Negative outcome, as id'd by MD DHCD



# Headline Measures

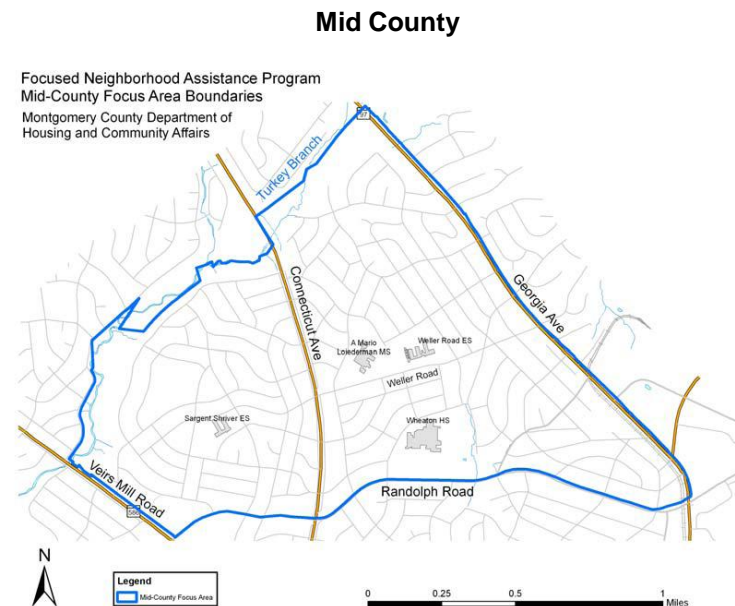
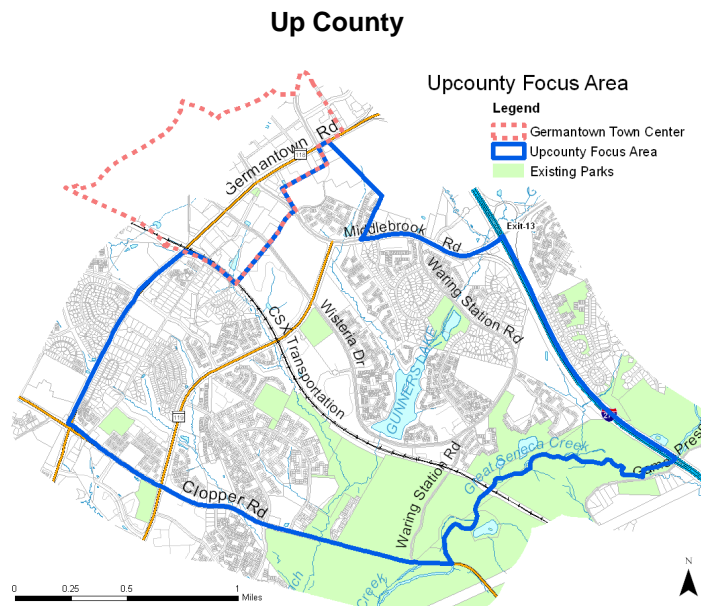
1. Total affordable housing units produced and preserved
  - Number of affordable housing units produced and available for occupancy
  - Number of affordable housing units preserved and available for occupancy
  - Number of produced affordable housing units funded by the County
  - Number of preserved affordable housing units funded by the County
2. County cost per unit of affordable housing produced
3. County cost per unit of affordable housing preserved
4. **Gains achieved in neighborhoods receiving Neighborhood Revitalization funding or services**
5. **Percent of cases that achieve voluntary compliance in Code Enforcement cases before a citation is written**
6. **Number of housing Code Enforcement repeat offenses (More than 2 cases in a 2-year period)**
7. **Percent of Landlord-Tenant cases mediated successfully (Cases not referred to the commission)**
8. **Average length of time required to conciliate landlord/tenant disputes that do not go to the Landlord-Tenant Commission**



## Headline Measure

### Gains achieved in neighborhoods receiving Neighborhood Revitalization funding or services (1 of 2)

- Two focus areas were selected based on a variety of indicators to determine where DHCA's impact would demonstrate the greatest achievement



While DHCA does neighborhood projects in other communities, its performance measure will focus on the 2 areas selected for special attention because of the potential impacts.





## Headline Measure

### Gains achieved in neighborhoods receiving Neighborhood Revitalization funding or services (2 of 2)

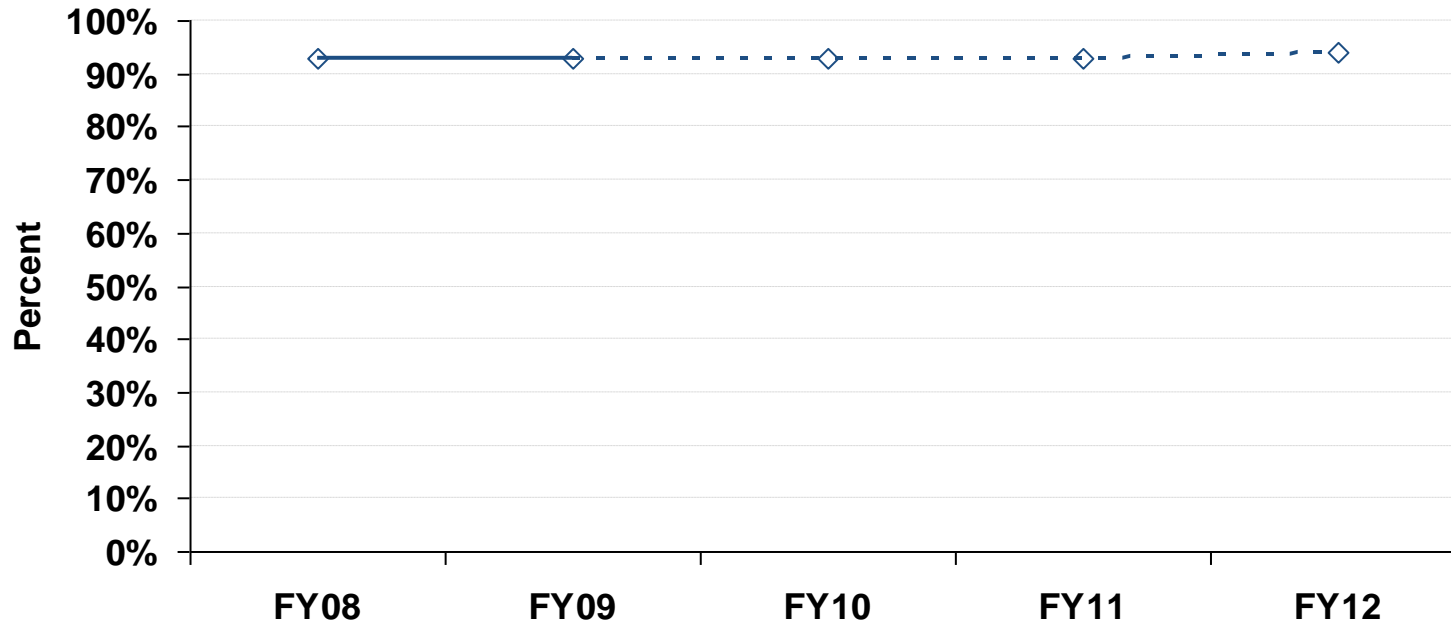
Project	Funding	Timeline	Milestones Completed		
Up County Focus Area			Planning	Implementation	Evaluation
Exterior Single Family Home Improvement Grants	ARRA	9/09-11/10	Complete	In progress	Not started
Positive Youth Development	ARRA	9/09-12/10	Complete	In progress	Not started
Analysis of Up County FNA common ownership communities/in-depth capital needs assessment for Cinnamon Woods COC	HIF	9/09-7/11	In progress	Not started	Not started
Single Family Foreclosure Programs	NSP & HIF	9/09 9/12	Complete	In progress	Not started
DOT Warring Station Road Lighting	Collab w/ other depts	8/10 Planning complete	Complete	In progress	Not started
DEP Dredging of Gunners Lake		Planning complete	In progress	Not Funded	Not started
Mid County Focus Area			Planning	Implementation	Evaluation
Pedestrian Pathway Improvements	ARRA	7/09-4/10	In progress	Not started	Not started
Wheaton-Glenmont Pool Improvements	CDBG	3/09-6/10	In progress	Not started	Not started
Single Family Rehab Grants	ARRA	1/10-2/11	In progress	Not started	Not started
Single Family Acquisition/Rehab/Homeowner purchase	CL & HIF	2/09-2/11	Complete	In progress	Not started

DHCA plans to finalize this measure to focus on the outcome of these projects in its 2011 performance plan submission.



## Headline Measure

**Percent of cases that achieve voluntary compliance  
in Code Enforcement cases before a citation is written**

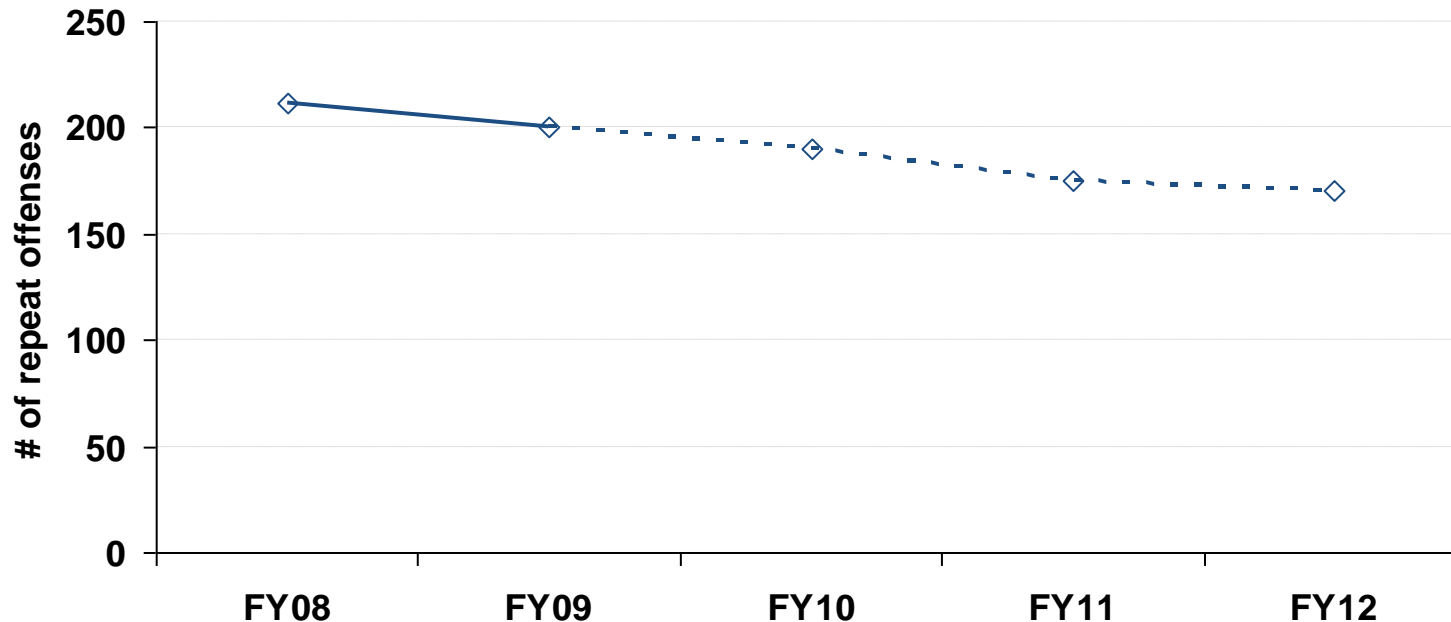


Measure	FY08	FY09	FY10	FY11	FY12
% achieving voluntary compliance	93%	93%	93%	93%	94%
Voluntary compliance – number of cases	6,326	6,481	6,696	6,768	6,800
Total number of cases	6,782	7,016	7,200	7,200	7,200



## Headline Measure

### Number of housing Code Enforcement repeat offenses (More than 2 cases in a 2-year period)

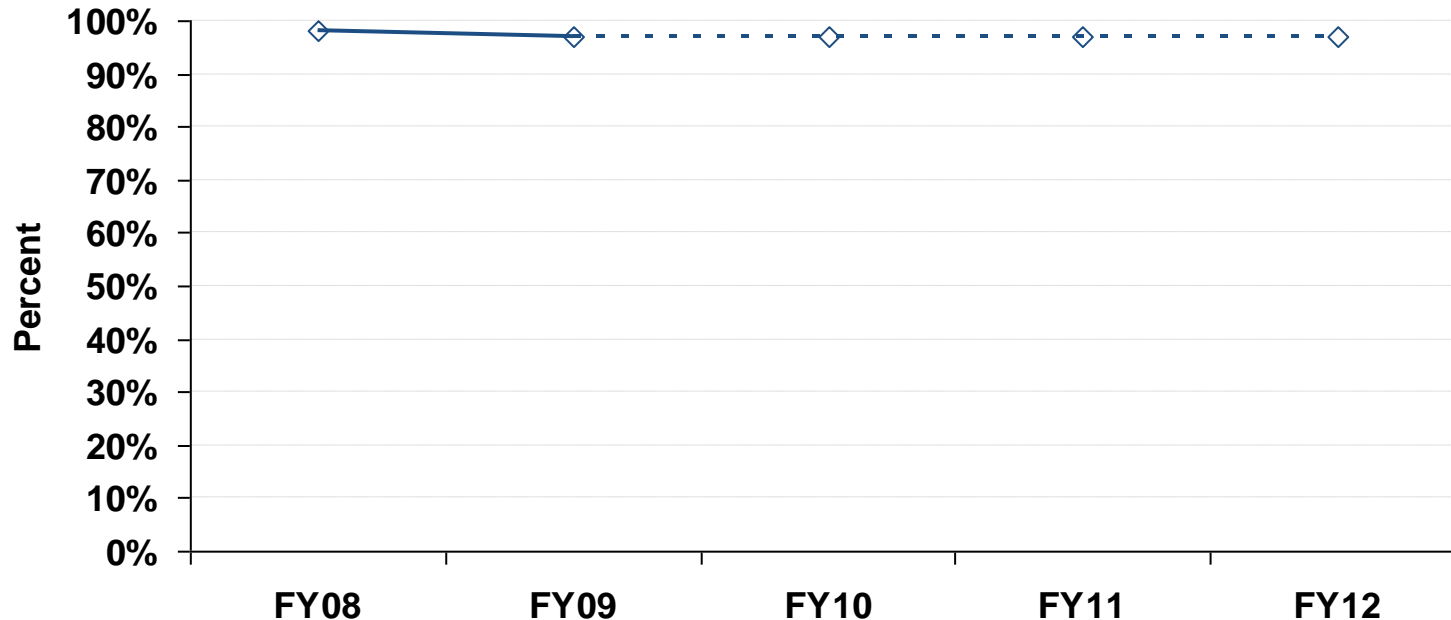


Measure	FY08	FY09	FY10	FY11	FY12
# of repeat offenses	212	200	190	175	170



## Headline Measure

### Percent of Landlord-Tenant cases mediated successfully (Cases not referred to the commission)

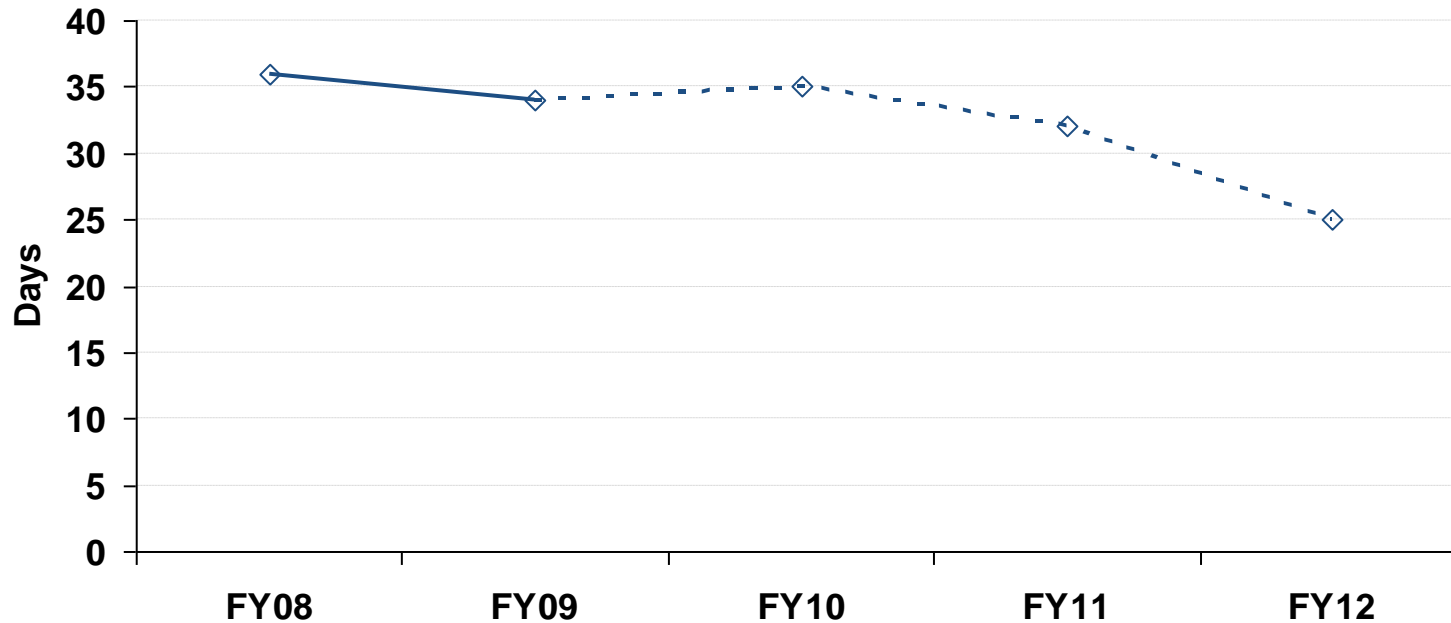


Measure	FY08	FY09	FY10	FY11	FY12
% cases mediated successfully	98%	97%	97%	97%	97%
No. of cases mediated successfully	1,363	699	873	921	870
Total cases	1,394	722	900	950	900



## Headline Measure

**Average length of time required to conciliate landlord/tenant disputes that are not referred to the Landlord-Tenant Commission**



Measure	FY08	FY09	FY10	FY11	FY12
Average # of days	35.9	34	35	32	25

